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ABSTRACT

Providing a comprehensive collection of data and materials essential to understanding the American Indian housing problem, this report was prepared to acquaint Members of Congress and others with the fact that Indian housing is "deplorable" due to such factors as the prevalence of low incomes, the predominance of trust land, unique cultural patterns, and the multiplicity of Federal agencies involved in the Indian housing effort. Report divisions include: (1) Housing and Urban Development (HUD) Indian Housing Programs; (2) Bureau of Indian Affairs (BIA) Housing Improvement Program; (3) Related Services and Program Administration (roads, water, sanitation, etc.); (4) Problems with the Present Program (the tri-agency agreement, the 1974 Housing and Community Development Act, building on Indian lands, relative priority accorded Indian projects, special legal relationship, and regional characteristics); and (5) Possible Options and/or Policy Alternatives (maintain the status quo with certain legislative and administrative changes and develop a comprehensive Indian housing and community development act). Extensive appendices (some 600 pages) document the slow progress of Indian housing, presenting dates, acts, various agreements, HUD circulars and legal memorandums, correspondence, agency responses, General Accounting Office reports, papers, etc. (JC)

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94th Congress
1st Session

COMMITTEE PRINT

# INDIAN HOUSING IN THE UNITED STATES

## A STAFF REPORT ON THE INDIAN HOUSING EFFORT IN THE UNITED STATES WITH SELECTED APPENDIXES

PREPARED AT THE REQUEST OF

HENRY M. JACKSON, *Chairman*

COMMITTEE ON INTERIOR AND INSULAR AFFAIRS

UNITED STATES SENATE

FEBRUARY 1975

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## MEMORANDUM OF THE CHAIRMAN

*To Members of the Senate Committee on Interior and Insular Affairs:*

Although Congress has established a National Housing Policy that every American family is entitled to a "decent, safe and sanitary" dwelling, we are still far from achieving this goal for many Americans. This is particularly true of the American Indian.

Despite the existence of several Federal programs designed to provide Indian housing, the condition of much Indian housing today can only be described as deplorable. The reasons for this include such factors as the prevalence of low incomes, the predominance of trust land, unique cultural patterns and the multiplicity of Federal agencies involved in the Indian housing effort.

This report highlights these and other factors contributing to the sad state of Indian housing. It provides for the first time a comprehensive collection of data and materials essential to an understanding of the Indian housing problem.

The report was prepared for the Indian Affairs Subcommittee, chaired by Senator James Abourezk, by Thomas B. Williams and Robert D. Leatherman of the Committee's professional staff. Mr. Leatherman, an attorney with the Department of Housing and Urban Development, is serving on the staff as a Congressional Fellow, sponsored by the American Political Science Association.

This report merits study by Members of the Congress and all those who are concerned with the problems of Indian housing. I have therefore asked that it be published as a Committee print with the hope that it will stimulate fresh thinking and new approaches to helping every Indian family achieve decent housing.

HENRY M. JACKSON, *Chairman.*



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# INDIAN HOUSING IN THE UNITED STATES

A STAFF REPORT

PREPARED BY

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AT THE REQUEST OF

SENATOR HENRY M. JACKSON, *Chairman*

COMMITTEE ON INTERIOR AND INSULAR AFFAIRS

UNITED STATES SENATE

FEBRUARY 1975

0007

## INDIAN HOUSING IN THE UNITED STATES

### Introduction

Because of exceptionally low incomes and unique land tenure problems, Indian people—especially those on reservations—have had to rely primarily on subsidized Federal housing programs to meet their housing needs.[1] The bulk of this subsidized housing on Indian lands has been developed by the Department of Housing and Urban Development (HUD) under the public housing program (1937 U.S. Housing Act; 42 USC 1401 et seq., as amended). In addition, the Bureau of Indian Affairs (BIA) operates a Housing Improvement Program (HIP) which provides assistance to Indians who are unable to obtain housing assistance from any other source. Finally, in addition to HUD and BIA housing programs, Indian people have also received some housing assistance under various loan programs of the Farmers Home Administration (FmHA), Veterans' Administration (VA), and various other public and private sources. However, the number of units constructed in Indian areas under these loan programs has been small and production has not been carried out on a continuing basis. Despite the existence of all of these programs Indian housing needs remain critical.

The table below summarizes the national pattern in terms of selected characteristics of Indian housing as reported in the 1970 Census. In almost every characteristic, Indian housing was far below average. Almost half the Nation's Indian households occupied units which either lacked essential plumbing facilities or were overcrowded, or both—the incidence of housing which lacked plumbing facilities or was overcrowded among Indian households was more than three times as high as non-Indian households. The situation was even worse in rural areas where over 70 percent of the Indian households were inadequately housed even by this limited measure (which does not consider either the condition of the structure or the proportion of the family's income that is being paid to occupy it).[2]

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[1] For a general summary of the basic Federal housing programs available to Indians, see "Community Development: A Manual on Tribal Housing Enterprises and Resources." Prepared by the Non-Profit Housing Center, Inc., Washington, D.C., 1973.

[2] For further interpretation of this and some related information, see George W. Rucker, "Indian Housing: A Background Paper," prepared for the Rural Housing Alliance's 8th Annual Meeting, Rapid City, South Dakota, October 1973, see Appendix III, pp. 123-39.



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SELECTED CHARACTERISTICS OF INDIAN HOUSING, 1970, INSIDE AND OUTSIDE STANDARD METROPOLITAN STATISTICAL AREAS (SMSA's)

| Selected characteristics | Inside SMSA's | | | Outside SMSA's | Total, metro and nonmetro |
|---|---|---|---|---|---|
| | In central cities | Outside central cities | Total metro areas | | |
| All occupied units | 44,257 | 36,071 | 80,328 | 99,938 | 180,266 |
| Owner occupied | 13,824 | 19,612 | 33,436 | 56,682 | 90,118 |
| Renter occupied | 30,433 | 16,459 | 46,892 | 43,256 | 90,148 |
| Percent renter occupied | 68.8 | 45.6 | 58.4 | 43.3 | 50.0 |
| National average—Percent renter | (51.9) | (29.7) | (40.5) | (29.6) | (37.1) |
| Age of units: | | | | | |
| 10 yr or less | 6,330 | 10,096 | 16,426 | 28,130 | 44,556 |
| 10 to 30 yr | 15,225 | 15,263 | 30,488 | 31,405 | 61,893 |
| 30 yr or older | 22,702 | 10,712 | 33,414 | 40,403 | 73,817 |
| Percent 30 yr or older | 51.3 | 29.7 | 41.6 | 40.4 | 40.9 |
| National average—Percent 30 yr | (48.0) | (27.8) | (37.7) | (46.7) | (40.5) |
| Quality: | | | | | |
| Units lacking plumbing | 2,818 | 4,642 | 7,460 | 39,935 | 47,405 |
| Percent lacking plumbing | 6.4 | 12.9 | 9.3 | 40.0 | 26.3 |
| National average—Percent without plumbing | (2.9) | (2.9) | (2.9) | (11.4) | (5.5) |
| Units with plumbing but crowded [1] | 6,927 | 5,375 | 12,302 | 17,300 | 29,602 |
| Percent with plumbing but crowded [1] | 15.7 | 14.9 | 15.3 | 17.3 | 16.4 |
| National average—Percent crowded | (7.9) | (6.3) | (7.1) | (6.4) | (6.9) |
| Units with plumbing, severely crowded [2] | 1,968 | 1,552 | 3,520 | 7,199 | 10,719 |
| Percent with plumbing, severely crowded [2] | 4.4 | 4.3 | 4.4 | 7.2 | 5.9 |
| National average—Percent severely crowded | (2.0) | (1.1) | (1.6) | (1.3) | (1.5) |
| Household income: | | | | | |
| Under $3,000 | 11,054 | 7,711 | 18,765 | 38,652 | 57,417 |
| $3,000 to $5,999 | 11,129 | 7,643 | 18,772 | 26,780 | 45,552 |
| $6,000 to $9,999 | 11,893 | 9,318 | 21,211 | 21,241 | 42,452 |
| $10,000 to $14,999 | 7,061 | 7,491 | 14,552 | 9,626 | 26,178 |
| $15,000 and over | 3,120 | 3,908 | 7,028 | 3,639 | 10,667 |
| Median | $6,000 | $7,100 | $6,500 | $4,200 | $5,100 |
| (National median) | ($7,900) | ($10,300) | ($9,100) | ($6,800) | ($8,400) |
| Household size: | | | | | |
| 1 person | 9,825 | 5,026 | 14,851 | 13,535 | 28,386 |
| 2 persons | 11,059 | 8,673 | 19,732 | 18,465 | 38,197 |
| 3 to 4 persons | 13,349 | 11,601 | 24,950 | 27,037 | 51,987 |
| 5 to 6 persons | 6,745 | 7,058 | 13,803 | 19,680 | 33,483 |
| 7 or more persons | 3,279 | 3,713 | 6,992 | 21,221 | 28,213 |
| Median | 2.7 | 3.2 | 2.9 | 3.8 | 3.4 |
| (National median) | (2.4) | (3.0) | (2.7) | (2.7) | (2.7) |
| Percent 7 or more persons | 7.4 | 10.3 | 8.7 | 21.2 | 15.7 |
| (National percent, 7-plus persons) | (4.6) | (5.1) | (4.8) | (5.7) | (5.1) |
| Age of household head: | | | | | |
| Under 35 | 18,449 | 12,236 | 30,685 | 29,038 | 59,723 |
| 35 to 44 yr | 8,605 | 7,746 | 16,351 | 20,607 | 36,958 |
| 45 to 64 yr | 12,126 | 11,650 | 23,776 | 32,763 | 56,539 |
| 65 and over | 5,077 | 4,439 | 9,516 | 17,530 | 27,046 |
| Percent with head under 35 | 41.7 | 33.9 | 38.0 | 29.1 | 33.1 |
| (National percent with head under 35) | (26.8) | (26.5) | (26.6) | (23.5) | (25.7) |

[1] Crowded means more than 1 person per room.
[2] Severely crowded means more than 1.50 persons per room.

Source: 1970 Census of Housing, HC(7)-9, "Housing of Selected Racial Groups," HC(7)-1, "Housing Characteristics by Household Composition," and HC(2)-1, "Metropolitan Housing Characteristics."

In light of these alarming statistics, the BIA began to examine the total needs of Indian housing with a view toward establishing a production goal. Using the various Federal programs mentioned above, it was determined that substandard Indian housing could be substantially eliminated by the end of the 1970's. It is becoming increasingly clear that this goal will not be realized under present Indian housing programs.[3]

As indicated in the table below, at the end of fiscal year 1973, the BIA reported 106,702 Indian families under its jurisdiction who were occupying less than 72,000 units—more than 60 percent of which were rated "substandard." In short, the BIA estimated its backlog of housing needs at something over 71,000 units—two-thirds of which

[3] A similar conclusion was reached by the General Accounting Office in their 1971 Report to the Congress, "Slow Progress in Eliminating Substandard Indian Housing," see Appendix II, p. 31.

would have to be new construction. During that same year (fiscal year 1973) there were 9,339 new construction starts and rehabilitations in areas under BIA jurisdiction. Due to the increase in the number and size of Indian families and other factors of change, the result was a net decrease in housing need among BIA Indian households of only 1,506 units. Using these 1973 figures as a benchmark, it is indicated that 7,800 starts and rehabilitations will be needed every year just to stay even. At this rate of improvement, it will take nearly 50 years to do the job.[4]

HOUSING CONDITIONS FOR INDIANS UNDER BIA JURISDICTION, MID-1973

| BIA offices | Total number of families | Number of standard units | Number of substandard units | Families doubled up | Total need as percent of families | New units needed | Rehabilitations needed |
|---|---|---|---|---|---|---|---|
| Aberdeen | 10,546 | 4,697 | 4,353 | 1,496 | 55.5 | 4,739 | 1,110 |
| Billings | 6,071 | 3,335 | 2,269 | 467 | 45.1 | 1,861 | 875 |
| Minneapolis | 3,283 | 1,685 | 1,409 | 189 | 48.7 | 1,092 | 506 |
| North-central total | 19,900 | 9,717 | 8,031 | 2,152 | 51.2 | 7,692 | 2,491 |
| Anadarko | 5,373 | 1,401 | 2,617 | 1,355 | 73.9 | 2,398 | 1,574 |
| Muskogee | 16,052 | 7,171 | 5,547 | 3,334 | 55.3 | 7,044 | 1,837 |
| Albuquerque | 8,349 | 3,180 | 2,841 | 2,328 | 61.9 | 3,332 | 1,837 |
| Navajo | 23,801 | 3,126 | 19,242 | 1,433 | 86.9 | 7,324 | 13,351 |
| Phoenix | 9,644 | 3,193 | 5,309 | 1,142 | 66.9 | 6,025 | 426 |
| Southwest total | 63,219 | 18,071 | 35,556 | 9,592 | 71.4 | 26,123 | 19,025 |
| Juneau | 12,550 | 2,751 | 8,503 | 1,296 | 78.1 | 9,209 | 590 |
| Portland | 6,116 | 3,331 | 1,951 | 834 | 45.5 | 1,804 | 981 |
| Sacramento | 2,149 | 518 | 1,080 | 551 | 75.9 | 1,260 | 371 |
| Pacific total | 20,815 | 6,600 | 11,534 | 2,681 | 68.3 | 12,273 | 1,942 |
| Southeast agency | 2,768 | 1,153 | 1,226 | 389 | 58.3 | 1,084 | 531 |
| United States total | 106,702 | 35,541 | 56,347 | 14,814 | 66.7 | 47,172 | 23,989 |

Source: BIA Consolidated Area Housing Inventory.

It is the purpose of this report to review the major Indian housing programs; to discuss the history, characteristics, and problems of the current housing delivery system; and to suggest some possible policy alternatives to help meet Indian housing needs.

## HUD Indian Housing Programs

While the Housing Act brought public housing to much of the country in 1937, this basic act was amended and funded for some 25 years before its public housing programs were made available to American Indians in 1961–62. It was not until then that it was administratively determined that Indian tribes had legal authority to establish, under Indian law, the tribal housing authorities which could develop and operate low-rent public housing projects. This determination, and the legal opinion accompanying it, had the effect of creating the first real housing program on reservations and other restricted lands.[5]

[4] George W. Rucker, "Indian Housing: A Background Paper," see Appendix III, p. 124.
[5] For copies of both documents, see Appendix VIII, pp. 213-19.

Under the 1937 act, as amended, HUD is authorized to make loans and pay annual contributions[6] to local housing authorities to assist in developing and acquiring low-rent public housing projects and achieving and maintaining the low-rent character of such projects. Where a tribe under its constitution and bylaws has an established governing body with police power for its reservation (that is, the legislative power to promote peace, health, safety, and morals on the reservation) that governing body can perform the legal functions that are otherwise performed by the State legislature and local government. Specifically, such a tribal governing body is legally competent to enact an ordinance creating a housing authority. In several States, primarily Oklahoma, Texas, and Maine, where some tribes do not have such police power, the State legislatures have enacted statutes to provide for the establishment of tribal housing authorities.

Indian housing authorities are important elements of the Indian housing delivery system in that they administer the three HUD public housing programs which comprise the backbone of the Indian housing effort. These programs are Low-Rent, Mutual-Help Homeownership, and Turnkey III Homeownership. Additionally, HUD also established a Modernization Program in 1968 specifically for improving low-rent housing projects by (1) correcting extensive physical deterioration of the site, structures, or equipment, (2) replacing outmoded equipment or outmoded aspects of structures, and (3) improving the grounds, structures, or equipment by alteration or providing additional structures or equipment.

*1. Low-Rent Program*

The Low-Rent[7] public housing program for American Indians is essentially the same as the Low-Rent public housing program for non-Indians. Under this program the housing is constructed either by the "conventional" or "turnkey" method by a building contractor, selected by a local housing authority, and is thereafter operated as rental housing by that housing authority. Under the "conventional" method of construction, the housing authority acquires the property and hires its own architect to develop building plans and specifications and then employs a contractor to build the units using the plans and specifications provided him. Under the "turnkey" method, the builder acquires the property himself and develops his own plans and submits them to the housing authority for its consideration. To finance the development costs of the projects, the housing authority sells up

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[6] HUD agrees to make such annual contributions sufficient to amortize the development and financing costs of a housing project in an Annual Contributions Contract (ACC), entered into with the housing authority for each project. Normally, the amortization period for a rental project is 40 years, and for a homeownership project (whether Mutual-Help or Turnkey III) either 25 or 30 years. While the entire development of a housing project with HUD funds is too complicated a process to be described here in detail, a short summary of its financing may be helpful.

HUD makes a short-term loan to the authority to enable it to hire the necessary personnel to get the housing project underway. Under HUD supervision the housing authority then issues temporary notes, called Project Notes, of up to 12 months maturity to private investors. The money thus generated is used by the authorities to repay these initial loans to HUD. Ultimately, the notes may be incorporated into what is referred to by HUD as a more "permanent" means of financing, in the form of bonds with up to 40 year maturities. Bonds of shorter maturities for homeownership projects are presently not sold. Whether notes or bonds, after the units are occupied, HUD then pays directly to the Paying Agent named by the purchaser an amount sufficient, but not above that stipulated in the ACC, to take care of the annual debt service on the securities, until they are retired. Where the projects continue to be financed by the sale of Project Notes, old notes are refinanced by a sale of new notes, in effect capitalizing interest costs. As can be seen, the entire process involves both a loan and an annual contribution arrangement. Leased units are also provided for in an ACC. However, since under the leasing programs the housing authorities are not building or purchasing the units, this elaborate financing scheme is unnecessary.

[7] To avoid confusion, where discussed in this report, "Low Rent" will refer only to those units of public housing developed to serve as *rented* dwellings as opposed to those intended to be ultimately *owned* by the occupant.

to 40-year bonds to private investors (see footnote 6). HUD agrees to pay annual contributions in an amount sufficient to assure payment of the annual debt service (principal and interest), and these annual contributions are pledged as security for the local housing authority bonds, thereby enabling them to be sold at unusually low interest rates. Also, by Federal law, these bonds are exempt from Federal taxation—thus creating an additional incentive for investors.

After construction, the dwelling units are rented by the housing authority to low income families at rents based on their incomes. The rents theoretically must be sufficient in total to pay the housing authority's operating expenses—except that additional operating subsidies can be made by HUD under certain conditions to help insure the low rent character of the project.

*2. Mutual-Help Homeownership Program*

The Mutual-Help Homeownership Program was established by HUD in 1964 in cooperation with the BIA in an effort to provide an ownership alternative to rental housing.[8] The basis of the mutual-help concept is to provide an opportunity for ownership which will be a strong incentive for participants to aid in the building and maintenance of their own homes. Under this plan, a group of participating Indian families contribute their labor in the physical construction of the houses. In addition, the participants, or the tribe, contribute the building site and, where feasible, local building materials. The participants operate on a lease-purchase type of option and receive equity credit, in amounts approved by HUD, toward the purchase of their homes in lieu of cash for their contributions. Theoretically at least, an incentive for the participants to make as great a contribution as possible exists under this program because the greater the portion of the development cost represented by the equity credit received, the shorter is the period of time before the mutual-help participant becomes a home owner.[9]

HUD contracts to pay annual contributions at the highest authorized annual rate to help repay the funds borrowed by the housing authority for the development of the Mutual-Help Housing project. Once the homes are built, participants are responsible for the maintenance and utility costs for the unit and pay a fee for the operation and administration of the tribal housing authority.

On the basis of income, participants are required to make additional payments which increase their equity toward ownership. Should a participant fail to properly maintain his home, the housing authority may have the necessary work done and pay for it out of funds obtained by deductions from the equity payments and mutual-help contribution made by the participant. Obviously, such deductions reduce the participant's equity in the unit and increase the period of time until ownership is realized.

A major element in the Mutual-Help Program is the assistance provided by the BIA on reservations. In many instances the BIA has provided the tribal housing authorities with administrative guidance and assistance as well as with construction supervision for the participants and the professional help employed by the housing authorities.[10]

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[8] See Appendix VIII, pp. 221–36 for documents establishing the Mutual-Help Program.

[9] See Appendix II p. 117 for General Accounting Office comments regarding some of the problems encountered in the assignment of equity credit under the Mutual-Help program.

[10] The BIA estimates that they spent approximately $2.6 million between 1963–67 in this capacity. This is in addition to the funds spent on the BIA's own Housing Improvement Program established in 1965.

The BIA and builder can assist the tribal housing authority with scheduling participant's mutual-help labor; however, the housing authority alone is responsible for making certain that all individual participant's efforts are substantially equal.

*3. Turnkey III Homeownership Program*

Developed in 1968 and later made applicable to Indian areas, the Turnkey III Homeownership Program is designed to help low-income Indian families become home owners by entering into and fulfilling their obligations under a home-buyer's ownership opportunity agreement with a tribal housing authority. The participant must agree to do the necessary routine maintenance on the unit himself. For this contribution, he receives credit from the housing authority in an earned home payments account which, when sufficient to cover the remaining debt on the unit, will enable him to assume title and become a home owner, or may be used as a downpayment for a mortgage if his income increases to the point where he is able to obtain a mortgage.

Financial feasibility of a proposed Turnkey III project is based on a demonstration that the selected home-buyer families will be in a position to make payments which will produce an average monthly payment at least 10 percent in excess of an established "break-even amount." The "break-even amount" is the sum of (1) monthly operating expense, including provisions for operating reserve, (2) monthly payments to a homebuyer's ownership reserve, and (3) the monthly amount to be essentially credited to the nonroutine maintenance reserve. As a general rule, Turnkey III units necessitate higher monthly payments on the part of the participant than units constructed under the mutual-help or rental programs.

The table below summarizes the HUD Indian housing effort during fiscal years 1962–74.[11]

INDIAN HOUSING UNITS PROVIDED THROUGH ALL PUBLIC HOUSING PROGRAMS (FISCAL YEARS 1962–74)

| | Authorized in executed ACC's | Construction starts | Completed for occupancy |
|---|---|---|---|
| Fiscal year— | | | |
| 1962 | 74 | 51 | 0 |
| 1963 | 500 | 56 | 0 |
| 1964 | 2,239 | 294 | 83 |
| 1965 | 94 | 624 | 201 |
| 1966 | 598 | 533 | 603 |
| 1967 | 753 | 1,222 | 513 |
| 1968 | 898 | 1,206 | 992 |
| 1969 | 1,794 | 1,049 | 1,523 |
| 1970 | 4,358 | 3,763 | 1,206 |
| 1971 | 7,304 | 4,974 | 2,160 |
| 1972 | 3,706 | 3,111 | 2,989 |
| 1973 | 1,498 | 2,675 | 3,788 |
| 1974 | 660 | 2,638 | 3,499 |
| Total | 24,476 | 22,196 | 17,457 |

Source: Publicly Financed Housing Division, Housing Production and Mortgage Credit, Department of Housing and Urban Development.

As evidenced in the table above, between fiscal year 1962–74, only 17,457 units of public housing (including Low-Rent, Mutual-Help, and Turnkey III) were completed for occupancy by Indian families.[12]

[11] See Appendix XII, pp. 485-574, for additional HUD data.

[12] It should be noted that the category "Completed for Occupancy" may not include those units that are completed and occupied but not designated as such because they have not been assigned a Date of Full Availability (DoFA) as established and reported to the HUD Central Office by the Regional and Area Offices.

While information is not readily available in a form that permits a detailed breakout by specific HUD public housing programs, at the close of 1972, the Mutual-Help Homeownership program accounted for some 6,100 completed units while the Low-Rent program and Turnkey III together produced a comparable amount for a total of 12,094 units. Thus, at least between 1962-72, the Mutual-Help program accounted for about 50 percent of the HUD Indian housing units.[13]

Although the HUD Indian effort increased considerably between 1962-71, the last 3 or 4 years have witnessed a decline with regard to executing ACC's and construction starts. At the same time, the number of units completed for occupancy has continued a relatively steady (albeit limited) increase since 1962. Significantly, these figures do not consider the most recent HUD commitment to authorize 12,558 units in light of the 1974 Housing and Community Development Act.[14]

## BIA Housing Improvement Program

In 1965, the BIA, in an effort to respond to the housing needs of those Indian families with exceptionally low incomes or no income at all, developed and implemented its own Housing Improvement Program (HIP) which provides grants for repairs, major rehabilitation, down payments, and some new housing construction. The HIP is designed to provide these various forms of assistance to Indian people who are unable to obtain it from any other source. Project grant funds may be deposited into individual accounts to enable Indian people to do their own purchasing and or contracting. The BIA can also do the work themselves or they can contract with the tribe to have the work done. Where grants are made to individuals, the BIA may provide assistance in obtaining reasonable prices, determining the adequacy of contract specifications, and making inspections to be reasonably certain that good value is obtained for the grant funds.

Under the new home purchase or construction provisions of the HIP, total home construction is funded for use by families and elderly persons who are at the time of then selection receiving or are eligible for welfare assistance. Generally, priorities for the selection of families are established by the tribes or tribal housing entities on the basis of need and funds available. Annual HIP appropriations are distributed among all twelve BIA area offices according to tribal needs and relative priorities for housing repair services to Indian homes located within their jurisdiction.

This program attempts to combine the elements of individual choice, simplicity, and self-help. An effort is made to keep the program adaptable in order to reach the person for whom it is intended with a minimum of administration and a maximum of impact. The most obvious deficiency with the HIP is that it is extremely underfunded, and can make only a limited contribution in meeting total Indian housing needs.

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[13] "Indian Programs", Development Program Directory, Department of Housing and Urban Development, December 31, 1972.

[14] For further discussion of this authorization see Appendix XII, p. 506.

According to BIA data, the HIP has assisted in the repair of approximately 23,800 units and built 3,500 additional units during fiscal year 1968–74.[15] The following table depicts the amount of money spent, the number of units repaired and the number of units constructed during fiscal year 1968–75 under the HIP.

PERFORMANCE OF HIP, 1968–75

| | Repairs | New construction | Appropriation |
|---|---|---|---|
| Fiscal year— | | | |
| 1968 | 1,814 | 311 | $3,080,000 |
| 1969 | 3,095 | 262 | 3,671,000 |
| 1970 | 3,573 | 656 | 5,711,000 |
| 1971 | 3,873 | 574 | 6,652,000 |
| 1972 | 4,501 | 495 | 9,164,000 |
| 1973 | 4,437 | 636 | 10,475,000 |
| 1974 | 3,750 | 679 | 10,432,000 |
| 1975 [1] | 4,400 | 500 | 10,402,000 |
| Total | 29,443 | 4,113 | 59,587,000 |

[1] Anticipated figures.

Source; Division of Housing Assistance, Bureau of Indian Affairs.

With regard to the figures above, it should be noted that the HIP provides for the repair of units either to make them "standard" [16] or to make them more livable until the families can obtain standard housing through other means. Thus, some of the repair projects listed above may not have served to make the dwelling "standard." In these cases, repairs were made to units in an attempt to make them more sanitary and more comfortable places to reside until those families have the opportunity to obtain "standard" housing.[17]

Regardless of the advantages of HIP, it is clear that a program which provides for only about 500 new units per year will not be sufficient to meet the bulk of Indian housing needs. While there is certainly a need for a meaningful home repair program, there is even a more pressing need for new units in Indian areas.

## Rural Housing Programs of the Farmers Home Administration

While the vast majority of Indian housing units have been constructed pursuant to programs under the auspices of HUD or BIA, the Farmers Home Administration (FmHA) also operates a number of rural housing programs which, in recent years, have been made available to Indian participants living on trust land.

Current overall FmHA rural housing activities include four maior loan and grant programs authorized by the Housing Act of 1949, as amended: (1) section 502 low-to-moderate income rural housing loans to individuals (including self-help, emergency, and special loans); (2) section 504 home repair loans to very low income individuals; (3) sections 514 and 516 farm labor housing grants and loans; and (4) section 515 rural rental and cooperative housing loans. In addition, limited technical assistance grants are made annually for self-help housing.

[15] See Appendix XII, pp. 463–83, for additional BIA information.
[16] The criteria for "standard" housing according to the HIP can be found in Appendix XII, pp. 467–68.
[17] This same caveat holds true for the figures contained in the BIA Consolidated Area Inventories found in Appendix XII, pp. 477–83.

Indians living on reservations have only recently been eligible to participate in FmHA rural housing programs. The Housing and Urban Development Act of 1970 (P.L. 91-609) authorized the Secretary of Agriculture to make loans to lessees as well as owners of nonfarm rural property, thus making thousands of Indian people living on reservations eligible for the FmHA single family housing programs. However, it was not until the 1974 Housing and Community Development Act was enacted (P.L. 93-383) that FmHA rural rental programs were made applicable to leasehold lands. With changes such as these, and given the interest credit and rent supplement programs FmHA has available, low income rural Indians could benefit significantly from FmHA rural housing programs. Unfortunately, performance to date has been very limited and future prospects are unclear.[18]

Although approximately 55 percent of all Indian households are found in rural areas, the number of rural housing loans made to Indian families through the FmHA has been relatively modest over the years. For example, in South Dakota, where Indians comprise nearly six percent of the State's total rural population, only 1.7 percent of the FmHA loans made there in fiscal years 1972 and 1973 were to Indian borrowers.[19]

The table below summarizes the number, dollar amount, and percentage of the total of rural housing loans made to American Indians during fiscal year 1970–74.[20]

FMHA RURAL HOUSING LOANS TO INDIANS 1970-74

| | Number of rural housing loans | Total amount of loans | Number of loans to Indians as percent of total rural housing loans |
|---|---|---|---|
| Fiscal year— | | | |
| 1970 | 274 | $2,406,640 | 0.8 |
| 1971 | 459 | 5,703,200 | 1.0 |
| 1972 | 417 | 5,825,000 | .4 |
| 1973 | 485 | 6,898,000 | .4 |
| 1974 [1] | 1,298 | (2) | .6 |

[1] Figures for loan applications received at FmHA rather than loans distributed by FmHA.
[2] Not available.

Source: Farmer's Home Administration, Department of Agriculture

Note: Figures include reservation as well as nonreservation Indians.

Despite the relative concentration of Indian people in rural areas, Indian housing needs are not being adequately met by the various FmHA programs. Since FmHA is one of the primary Federal agencies involved with the housing needs of rural people, increased applicability of their programs to rural Indian people may be an important factor in meeting Indian housing needs.

[18] For example, FmHA's proposed regulations for Sec. 515 rural rental housing published in the *Federal Register*, November 7, 1974, omitted provisions for rent supplements. Additionally, testimony given by FmHA officials before the Banking, Housing and Urban Affairs Committee in November 1974, indicates that FmHA is reluctant to institute this program. On the other hand, the most recent FmHA information available regarding rural housing loans to reservation Indians, indicates some improvement over fiscal year 1973, see Appendix XII, pp. 635-36.
[19] See Housing Assistance Council, Inc., background paper, Appendix VII, p. 201.
[20] See Appendix XII, pp. 589-636, for additional FmHA information.

## Related Services and Program Administration

Until now, this report has primarily focused upon Indian housing need and production. To place the entire Indian housing program in proper perspective, some discussion of the provision of related housing services and the overall administration of the program is necessary. With regard to the prime source of new Indian units—the HUD Mutual-Help and Low Rent Programs—the BIA provides administrative assistance to the tribal housing authority and construction supervision to the Indian participants. The BIA also provides streets and roads in and around HUD and BIA housing projects. Additionally, the Indian Health Service (organized under the Public Health Service Division of the Department of Health, Education, and Welfare) provides water and sanitary facilities for HUD and BIA units.

*1. Road Construction*

The BIA, under its Indian Reservation Roads and Bridges Program, provides roads and bridges for Indian people on reservations, performing the function of county or State governments in tax-supported areas. Construction of roads and bridges is intended to promote the development of reservations to the benefit of the Indian people. Tribes participate in the determination of where roads or bridges will be constructed by establishing a list or priority projects for their reservation. The BIA schedules construction of projects according to the priorities set by the tribe. Of course, a limitation of funds may prevent the BIA from constructing all the projects on a tribe's priority list.[21]

Reservation roads and bridges built with BIA funds are usually constructed using BIA employees and equipment, although Indian-owned or tribally-owned construction companies are encouraged to seek subcontracts for construction projects. Tribes may develop a capability, through organizations of their own, for the entire supervision and construction of roads and bridges, under contract to the BIA. Initial assistance in developing organizations with this capability may be received under the BIA's Community Development Program.

In considering priorities for construction, the tribe is supposed to specify the priority of street construction for new housing developments so that road and street construction will coincide with construction of housing. Construction of streets which will form part of a housing project being developed under a HUD program should then be coordinated with the HUD area office and the sponsor of the project. In fact, however, both housing construction and road contion involve long lead times, which seriously jeopardize attempts to effectively coordinate agency activities.

*2. Water and Sanitation Facilities*

The Indian Health Service (IHS) provides water and sanitation facilities for new and renovated housing on reservations under its Sanitation Facilities program. American Indians and Alaska Natives who live on or near a reservation and are recognized as members of a tribe with whom the Federal Government has a special relationship are eligible to apply for projects under a variety of programs.

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[21] Officials in the BIA's Roads Division estimate that approximately $45 million has been spent between 1963-1974 to provide roads, streets and bridges for related housing projects.

Indian people eligible for the various projects administered under the various sanitation facilities programs may apply as individuals, through a tribal housing authority, or other appropriate organization, depending on the services needed for a particular project or individual unit. Those Indians living in towns, cities and similar political entities organized under the laws of a state are not ordinarily considered for assistance since the provision of sanitation facilities in such cases is generally recognized as a community responsibility.

As was true in the case of the BIA and their road construction activities, advance planning and coordination between IHS and HUD (and or the BIA) is essential if water and sanitation facility construction is to coincide with the completion of housing units. A combination of long lead times, lengthy application and review procedures, and uncertainties regarding agency funding have tended to make coordination between HUD and IHS as difficult as that between HUD and the BIA. When all three agencies are involved, as they often are, the problems are compounded.

The table below summarizes the amount spent and the number of Indian housing units served by IHS during project years 1964–1973.[22]

NUMBER OF HOUSING UNITS SERVED UNDER PUBLIC LAW 86-121 AUTHORITY, 1964–73

| | IHS funds | HUD sponsored | BIA sponsored | Other sponsored[1] | Total new and improved | Existing units |
|---|---|---|---|---|---|---|
| Project year— | | | | | | |
| 1964 | $52,189 | 121 | 0 | 0 | 121 | 0 |
| 1965 | 253,542 | 374 | 10 | 0 | 384 | 97 |
| 1966 | 2,325,865 | 1,067 | 89 | 451 | 1,607 | 158 |
| 1967 | 1,939,173 | 546 | 135 | 183 | 864 | 158 |
| 1968 | 2,084,681 | 691 | 458 | 102 | 1,251 | 118 |
| 1969 | 7,825,510 | 1,407 | 422 | 465 | 2,294 | 322 |
| 1970 | 13,600,149 | 4,047 | 664 | 322 | 5,033 | 1,773 |
| 1971 | 16,270,422 | 3,057 | 781 | 753 | 4,591 | 2,903 |
| 1972 | 22,205,676 | 7,131 | 1,097 | 462 | 8,690 | 2,448 |
| 1973 | 23,067,105 | 4,198 | 1,066 | 687 | 5,951 | 3,334 |
| Total | 89,624,314 | 22,639 | 4,722 | 3,425 | 30,786 | 11,311 |

[1] Includes FmHA and FHA loans and guarantees, and all non-Federal sponsors.

Source: Sanitation Facilities Construction Branch, Indian Health Service, Department of Health, Education, and Welfare.

Obviously, the IHS effort with regard to Indian housing projects has increased dramatically since 1969—for reasons to be discussed more thoroughly below. The problem with the provision of related services is that such services are ultimately dependent upon housing production. If not enough units are being constructed to meet the need, the availability or nonavailability of related services seems much less important.

*3. Program Administration*

As alluded to earlier, the effect of concentrating the majority of Indian housing construction programs in one federal agency (HUD), significant elements of management and road construction in another agency (BIA), and water and sanitation construction in still another agency (IHS), has given rise to a very complex housing delivery system for Indian people. Public housing built under the auspices of a tribal

[22] See Appendix XII, pp. 575–88 for the balance of the data provided by IHS.

housing authority must work through (1) HUD who has major responsibility for planning, funding and developing Indian public housing; (2) the BIA who is resposible for approving all site leases as well as performing some preliminary site tests and construction of the majority of improved roads to the housing projects; and (3) the IHS who is responsible for providing most water and sanitation facilities. In addition, HUD requires that all new projects receive a flood plain clearance from the Army Corps of Engineers; the BIA, in collaboration with the National Park Service, is required to assure that new projects are not built on archeological specimens; and it is the job of the tribal housing authority to work with these requirements as they apply to their particular project. Rarely is a housing authority able to exert the kind of coordinating influence necessary to assure the timely development of its housing projects.[23]

Serious problems of coordination persist today despite the fact that an effort to resolve these problems was made in April of 1969, when the three major departments involved in Indian housing entered into a formal commitment to provide decent housing for reservation Indians. While this commitment was more an outcome of the budget planning process than a reflection of Indian housing needs or goals, this effort still represents an important step in attempting to provide Indian people with "decent, safe, and sanitary" housing.

In two tri-agency Memoranda of Understanding signed by HUD, BIA, and the IHS, each agency's responsibilities were outlined in an attempt to overcome the lack of coordination that resulted in families occupying new housing units that lacked plumbing or access roads. One Memorandum, which has since been operationally if not officially modified, specifically identified the functions and essential points of coordination between the three agencies and the local Indian housing authority.[24]

The other tri-agency agreement, however, was significantly more important in that it established an annual Indian housing production goal.[25] In an attempt to meet the critical need for new housing units on reservations, a projection of 8,000 housing units to be constructed and renovated in each of fiscal years 1970–1974 was established. HUD was responsible for 6,000 units of new housing, BIA for 1,000 units of new or improved housing, and the tribal groups for 1,000 units of new housing. While HUD has now "authorized" a sufficient number of units to meet their 30,000 unit commitment (6,000 units×5 years), far fewer units have actually been completed for occupancy.[26]

Although important from the standpoint of recognizing the problems besetting the Indian housing program, these Memoranda have never been entirely successful because they lack any means of enforcement. Two years after they were signed, the General Accounting Office (GAO) in its report, *Slow Progress in Eliminating Substandard Indian Housing*, noted frequent examples of projects which still lacked water and sewer hookups or decent access roads, and concluded that the elimination of substandard Indian housing will not be achieved unless the program is accelerated substantially.[27]

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[23] "Toward an Indian Housing Delivery System", prepared by the Housing Assistance Council, Inc., at the request of the HUD Office of Equal Opportunity, for the HUD National Indian Housing Conference, November 14-19, 1974, see Appendix V, pp. 171-172.

[24] A copy of this Memorandum is included in this report, see Appendix IX, pp. 295-297.

[25] See Appendix IX, pp. 293-294 for a copy of this agreement.

[26] HUD has provided an analysis of their commitment which is attached, see Appendix XII, p. 506.

[27] *Slow Progress in Eliminating Substandard Indian Housing*, see Appendix II, pp. 40-46.

While not mentioning the GAO report specifically, on October 29, 1971, HUD issued a Circular HPMC–FHA 7581.1A, designed to increase coordination between the agencies primarily involved in Indian housing.[28] This circular permitted HUD to include within the costs of planning, construction, and inspections of low-rent public housing projects, the cost of providing (within project boundaries) all needed water and sewage facilities as well as all-weather streets, sidewalks, curbing and street lights. This circular also provided that if connection with existing systems appears more feasible, HUD could include connection fees in the pro-rata share of the construction costs for water and sanitation facilities.

HUD further responded to the GAO report through a January 1972 Circular HPMC–FHA 7410.7, which established that HUD is ultimately responsible for any housing constructed through its programs.[29] As evidenced above, what may be happening is that rather than attempt to improve coordination between several agencies, one agency—HUD—will feel compelled to assume more of the costs of water, sewer, and road construction. One problem with such a course of action is that provision of these related services may come about at the expense of housing construction money unless other changes in the program are made.[30]

There are other factors which tend to make administration of the various Indian housing programs difficult. At present, there is no single uniform set of published guidelines for the HUD Indian housing program although publication of an Indian Housing Handbook has been anticipated for several years. Additionally, while one HUD Regional Administrator has a Special Assistant for Indian Affairs, William Hallett, the Special Assistant has no decisionmaking authority with respect to the allocation of Indian units. Furthermore, HUD Regional and Area Offices do not have authority to execute an ACC until approval, in the form of a Program Reservation and List Number has been received from the HUD central office in Washington, D.C.

To further complicate the process, there is currently underway at HUD a reshuffling of office and administrative responsibilities for its programs, including those affecting Indian housing. There are proposals now being considered, which may transfer public housing application processing from certain HUD Area Offices to Federal Housing Administration (FHA) insuring offices. FHA insuring offices in North and South Dakota and Montana are beginning to conduct construction inspections on Indian housing units although to date this is the only activity of this nature in which these offices are engaged. When the Area Office structure was created in 1970, many members of the FHA insuring office staff were moved to these Area Offices to process public housing applications. Many feel that several years of housing development progress were lost in that transfer—a situation that could repeat itself if the current reorganization plan is ever implemented.

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[28] See Appendix X, pp. 342-344 for a copy of this circular.
[29] *Ibid.*, pp. 301-302.
[30] "Toward an Indian Housing Delivery System", see Appendix V, p. 173.

## Problems With the Present Program

*1. The Tri-Agency Agreement*

The tri-agency agreement is illustrative of some of the unique situations faced by tribal housing authorities in their attempts to deal with Indian housing problems. Whereas non-Indian governments (usually a county or municipality) may need to work only with one Federal agency (HUD), tribal governments must work not only with HUD, but also with the BIA for the roads and site work to be incorporated into the housing project, and then again with IHS, which is responsible for water and sewer facilities servicing the project.

The possibilities for delay under such an arrangement are apparent and have been noted briefly above. Former HUD Secretary James T. Lynn estimated that it takes around 18 months [31] to process a housing allocation to ACC—the point at which construction usually begins. Barring any unusual circumstances, such as an abnormally short construction season, construction time on a moderately sized project may take another 18 months. While the agencies can proceed independently of each other, many critical assignments cannot be begun by one agency until work has been successfully completed by another. For example, IHS cannot commence its sewer planning or water tests until sites for the units have been established by the BIA, and only then can HUD confidently proceed with its review of the construction plans.

Typical of this type of problem was one experienced by the Blackfeet Tribal Housing Authority in Browning, Montana. The Blackfeet Tribal Housing Authority is not immune to the pressure that some local groups and reservation residents can exert toward forcing a housing decision. Due largely to this local pressure, the authority proceeded to develop a public housing project on the reservation while HUD and IHS attempted to coordinate their schedules. The result was completed dwelling units, standing unoccupied without proper sewer and water hookups. These unoccupied units are not only subject to substantial acts of vandalism but are also susceptible to more rapid deterioration since there is no one to identify and quickly correct minor defects and needed repairs. While many similar incidents can no doubt be recited by almost any tribal housing authority,[32] one more illustration should suffice to emphasize the fact that multiple agency responsibility as presently constituted has the capacity to waste money and prolong the time between conception and delivery of a housing project.

In 1971, the IHS, in anticipation of announced plans by HUD and BIA to proceed expeditiously in the construction of seriously needed units for Alaska Indians, began to stockpile important stores of building materials in the proposed areas of construction. Because some of these areas are accessible only for limited trips during a relatively brief time of the year, an entire construction season may be completely lost if such stores are not readily on hand. It was precisely this type of problem that the IHS was attempting to avoid.

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[31] Remarks by former HUD Secretary James T. Lynn, HUD National Indian Housing Conference, November 14, 1974.

[32] The General Accounting Office noted several such examples on various reservations in its 1971 report to the Congress, see Appendix II, pp. 32-34.

However, neither HUD nor BIA could work out the details of their portion of the project until just recently. Meanwhile, the material stockpiled by IHS has been exposed to two Alaskan winters. Possibly, if these materials had belonged to either HUD or the BIA, these agencies would have proceeded in a more timely manner to comply with the construction schedule, thereby avoiding this situation.

Admittedly, constructing housing units and providing necessary related services is, by nature, a complex process. Any housing authority, Indian or non-Indian, must necessarily endure some of "red tape" before units can be financed, constructed and eventually occupied. However, the administration of the Indian housing programs seems to be plagued with an inordinate amount of delay and lack of coordination. The reason for this is primarily two-fold. First, tribal housing authorities must work exclusively through Federal agencies and subagencies. This forces the tribal housing authority to work through the Federal bureaucracy at every turn. Secondly, many tribal housing authorities are understaffed and their members inadequately trained and underpaid. Few come to the housing authority with the skills and expertise necessary to cope effectively with the procedures and regulations of the several Federal agencies involved. The net result of these factors, and others suggested above, is a cumbersome process with which few tribal housing authorities are able to contend.

*2. The 1974 Housing and Community Development Act*

Tribal authorities face other problems with current housing programs in addition to those posed by the multiple agency arrangement. One such problem is directly related to the new Housing and Community Development Act of 1974 (P.L. 93-383).[33] As previously stated, the bulk of the reservation housing built since 1961 has been developed through one of the three HUD administered public housing programs. These programs underwent extensive legislative modifications in the 1974 Act. This Act effectively directs HUD away from its traditional approach of constructing new units to a "leasing program" which would emphasize the use of existing units.[34] Further, the Act contains a paucity of methods whereby HUD can offer adequate financial security to developers to induce construction in rural areas where there is a scarcity of housing of any form. In November 1974, at the HUD-sponsored housing conference in Scottsdale, Arizona, Indian leaders emphasized the fact that the new leased housing program cannot be made to work on Indian lands. There simply is no supply of standard units available on reservations and the financial resources needed for direct construction of new leased housing units do not exist. While the Act recognizes this fact to some extent by providing for an Indian "set-aside" in section 5(c),[35] which *cannot* be utilized for leased housing, it is obvious that the $30 million so provided over a two year period will fall far short of meeting total Indian housing needs. Significantly, at this writing, there is also some confusion regarding the manner in which HUD intends to use this $30 million funding set-aside.[36]

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[33] For a copy of P.L. 93-383, see Appendix XI, pp. 349-456.
[34] *Ibid.*, pp. 377-81.
[35] *Ibid.*, p. 372.
[36] See letter to Secretary James T. Lynn dated December 13, 1974, and his response of January 29, 1975, in Appendix XIV, pp. 643-46.

*3. Building on Indian Lands*

Indian people really have had little or no choice regarding their housing alternatives. HUD has geared most of its housing to meet the needs of urban, high density, mass construction type techniques, and rural non-Indian as well as Indian housing authorities have had to struggle to adapt these various programs to their specific needs. The situation has been especially critical on trust lands because contractors, sub-contractors, construction laborers, material suppliers, and others, have shown considerable reluctance to enter into construction agreements where they are unsure to what extent they are protected in terms of contract inforcibility, availability of labor or material supplier lien protection, and tribal versus State versus Federal court jurisdiction in adjudicating any of these questions if a dispute arises.

Obviously, the sparsely populated regions of the Nation where most reservations are located produce fewer business opportunities than urban areas, thus attracting far fewer numbers of architects, planners, contractors, engineers, skilled laborers, lawyers, etc., whose skills and talents are all essential to the successful development and construction of housing. Indian housing, the bulk of which is constructed in isolated rural areas, suffers accordingly from a lack of these skills at or near the construction site. If such personnel are not available locally, their time and travel to the project site must be paid for, thereby increasing the cost of constructing the housing.

To compound the problem, such Indian communities usually have fewer revenue producing alternatives available to them and consequently rely more heavily on the Federal Government for assistance. They generally lack any industrial tax base; possess few if any planners or other kinds of professional staff to effectively seek Federal grants or loans; and have little or no bonding capacity that is so necessary to enlist private investors to underwrite needed projects.

*4. Relative Priority Accorded Indian Projects*

Most Federal agencies, including HUD and IHS, view the feasibility of a project with, among other criteria, a scale of economy perspective. In other words, a fifty or one hundred housing unit project is usually more attractive than a fifteen unit project from a management standpoint because the larger number of rental units generates more income that can be used as a maintenance reserve or used for the employment of professional services such as an accountant—and all this with only slightly more attention needed to keep the housing project operating successfully. This, of course, may be prejudicial to smaller, less organized tribal community projects. There is also a scale of economies in developing water and sewer systems for a larger number of users as opposed to a smaller number, with the per user unit cost used in computing the requisite capital investment and maintenance reserve proportionally reduced. Of course, there are also limits as to how large the project can become before the project's size produces negative returns.

More than likely, an agency goes through an exercise of either formally or informally rating the priority in which projects should be funded. This usually means that larger projects are generally accorded higher priorities than smaller ones with the end result being that, barring any intervening set of circumstances, the agency's funding for any particular fiscal year runs out before the smaller projects are considered—the next fiscal year, the whole process repeats itself.

*5. Special Legal Relationship*

The shape and content of any Indian housing program, whether publicly or privately financed, must of necessity be structured around the trust status of the real property on which the housing is to be located. Trust status has been a mixed blessing to the Indian. Without it, the tribal government runs the risk of losing even more land from its land base (and without a land base, the tribal government's power and autonomy would be substantially diluted, or even non-existent); but because of it, private lenders, builders, and other businesses tend to shy away from making investments because most forms of trust status render property inalienable, thus not effectively mortgagable, and hence is of little value as security to a lender or investor.

While most minorities in this Nation can lay claim to having particular needs which are not being met by existing Federal programs, Indian people occupy a somewhat special position by virtue of the Constitution, Executive orders, and various Federal treaties and statutes. Only Indian people possess land that imposes a special trust responsibility on the Federal Government and as long as this special legal relationship exists, there flows a legal responsibility to act consistent with this relationship. Such a relationship imposes duties and responsibilities on the trustee which no other group can claim. Add to this relationship the fact that American Indians are the most disadvantaged group in the Nation, irrespective of the unit of measurement, and one can argue that Indian needs ought to be addressed in the most timely manner possible; not to the exclusion of other groups, but merely as a matter of proper priority.

*6. Regional Characteristics*

More so than among non-Indians, regional and cultural differences among Indians have tended to produce pronounced variations in housing needs. Indian people of the Southwest, Plains, Midwest and East, Eskimos and Native Alaskans, differ vastly in their regional native cultures, which have strongly influenced their living arrangements. It is these differences that have further contributed to dissatisfaction among many Indians with traditional HUD and BIA housing programs since as presently administered, these programs are not easily adaptable to the wide range of Indian cultural patterns.

However, the problem is much more complicated than just whether fireplaces are "cosmetic" and insufficient supplemental heat sources to be permitted in development costs of a housing project; or whether dwelling units should be constructed in cluster as opposed to scattered sites; or whether adobe is an acceptable building material The problem is whether housing programs can be made sufficiently flexible to permit a wide range of cultural differences to be incorporated into their design so that the programs, and the units constructed under them, reinforce these differences, rather than supress them. Restated, can Indian housing programs be designed to better help those individuals they are supposed to assist, or must the Indian participant continue to be confronted with a "take it of leave it" situation and conform without deviation to administrative requirements.

These are just some of the problems inherrent in housing Indian people. The list, by no means exhaustive, is intended to stimulate a dialogue that may lead to a more flexible, responsive, and better financed Indian housing program.

## Possible Options and/or Policy Alternatives

As suggested at several points in this report, there are some significant shortcomings in the present method of delivering houses to Indian people on trust land. Similarly, perhaps the kind of housing units being delivered also bears scrutiny since these units may not reflect the type of dwelling desired by a particular tribe, given cultural, climatical, and geographic differences. While many possibilities exist with respect to changes in the present program, listed below are some general alternatives with representative specific suggestions included under each broad category.

*1. Maintain the Status Quo, With Administrative Changes*

There are several changes that could be made in the present housing delivery system that would serve to simplify the processing of Indian housing applications through HUD and the other agencies responsible for Indian housing. An "Indian Desk" might be established within HUD either in Washington, D.C., or in the field closer to the bulk of Indian housing needs. To take this concept a step further, the agencies with a significant number of Indian programs could organize a separate regional office with national latitude in working with Indian housing programs (an "Eleventh Region" concept). While such a reorganization within Indian-oriented agencies like the IHS or BIA may be unnecessary, certainly some restructuring within, and better coordination among, these agencies to improve the Indian housing effort should be considered. An additional aspect of this alternative could include encouraging the various agencies involved to transmit more responsibility and authority to tribal governments, including broader decisionmaking powers with regard to expenditure of housing funds.

A recent amendment to the Intergovernmental Personnel Act (IPA) also suggests possibilities for increased Indian housing benefits under substantially the same program. The IPA provides, among other things, that a Federal agency or combination of agencies may "loan" or assign a specialist or technician, such as a planner or financial analyst, to a local governing body in need of such expertise but without the funds to hire such a person. The Civil Service Commission, which coordinates this program, had held that tribes were not eligible to participate in this program. However, given the amendment alluded to above, tribal participation is now permitted thus affording the various agencies involved in Indian programs the opportunity to pool their planning and training funds in order to maximize dollar impact and get some badly needed expert personnel into the Indian housing area.

The Farmers Home Administration and the Veterans' Administration will have to be encouraged to participate more extensively in the Indian housing effort if more critically needed housing units are going to be constructed under the present Indian housing delivery system.

In sum, the essence of this alternative is a commitment to "try harder" using basically existing programs and agencies.

*2. Maintain the Status Quo With Certain Legislative and Administrative Changes*

In addition to the administrative changes discussed above, there are several amendments to existing law that have the potential for providing much more flexibility in Indian housing programs. As they apply to units constructed in Indian country: paying Davis-Bacon wage rates, limiting ACC payments to a prototype cost, and collecting maximum or minimum rents might all be made waivable or at least adjustable at the option of the tribal council with concurrence by HUD, in an effort to make the building of houses in Indian country more feasible.

Furthermore, a new title could be added to the Indian Financing Act (P.L. 93-262) which would provide for an extensive insurance or government guarantee program to help tribal members secure private home purchase loans from appropriate financial institutions. Under such a program, the tribal council could be responsible for processing loan requests. Taken together, the elements of this option could bring about significant changes in the present Indian housing system by legislatively modifying a series of laws and programs.

*3. Develop a Comprehensive Indian Housing and Community Development Act*

While such an act would undoubtedly incorporate many of the features or options already noted above, these changes could be incorporated in a single omnibus law. Further, such legislation could certainly consider the consolidation of all Indian housing and development programs into a single existing agency, or into a new agency created solely for the purpose of Indian housing. The goal of such a reorganization would be to significantly increase program coordination and program review. New legislation could also provide deeper subsidy moneys for tenant and home purchase programs, and might consider a grant program similar to HIP, but with much larger funding reserves.

Certainly other viable options exist which the Congress and/or the agencies involved have or could consider. The attempt here is to raise some general alternatives which will encourage discussion and refinement of the important issues. Only then can the necessary changes in the present Indian housing system be responsibly made and implemented.

# APPENDIXES

## Appendix I

### Significant Dates in Indian Housing

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Listed below are some of the most important dates in the history of Indian housing. While certainly not exhaustive, the list is provided to give the reader a feel for the flow of events in Indian housing from passage of the initial Public Housing Act to the present.

*Significant Dates in Indian Housing*

| | *Year* |
|---|---|
| The first United States Housing Act (Public Law 75–412) became law but did not expressly mention Indians as eligible participants | 1937 |
| The Housing Act of 1949 signed into law (Public Law 81–171) giving impetus to postwar housing and urban renewal programs | 1949 |
| A Task Force on Indian Affairs appointed by Secretary Udall issued findings which included discussion of Indian housing needs. This Task Force clearly recognized the magnitude of the Indian housing problem and the apathy of both Indians and the Federal Government in providing a solution to the substandard condition of Indian housing | 1961 |
| By administrative decision, supported by HUD General Counsel legal opinion, authorization was extended to tribes to establish local housing authorities. This move had the effect of creating the first real Indian housing program | 1961 |
| The Public Housing Authority (PHA) received the first application for public housing projects from a tribal housing authority | 1961 |
| The Mutual-Help Program was administratively established, based on a legal opinion issued by the PHA Legal Division | 1962 |
| Formal agreement entered into between the BIA and PHA to establish a Mutual-Help Program for Indians. This formal agreement took the form of a letter to Philleo Nash, Commissioner of the BIA, from Marie C. McGuire, Commissioner of the PHA | 1963 |
| A formal "Agreement Concerning Conventional Low-Rent Housing on Indian Reservations", signed by Marie C. McGuire, Commissioner, PHA, and Philleo Nash, Commissioner BIA | 1965 |
| The BIA established a special division with the express objective of improving Indian housing by assisting Indians in obtainig funding from various Federal housing programs. During the same year, this division also received funds through the Housing Improvement Program (HIP) to do repairs on homes of Indians who were unable to receive assistance from other sources | 1965 |
| The BIA again reviewed the Indian housing problem and issued a report enumerating many of the same problems found in the 1961 Udall report | 1966 |
| Two tri-agency "Memoranda of Understanding" were signed by the Indian Health Service for the Department of Health, Education and Welfare; the Bureau of Indian Affairs for the Department of Interior; and the Housing Assistance Administration for the Department of Housing and Urban Development. The purpose of the first agreement established an objective of 8,000 housing units to be constructed and/or renovated in each of the fiscal years 1970–74. The second memorandum identified more specifically the functions and essential points of coordination between the three agencies | 1969 |
| President Nixon delivered a message to the Congress establishing new policies and goals for American Indians, noting that Indians were the most deprived and isolated minority group in our Nation | 1970 |
| The Farmers Home Administration was given authority under Public Law 91–609 to make loans to individuals with leasehold interests on nonfarm rural lands | 1970 |
| The General Accounting Office released a comprehensive report on the condition of Indian housing—the primary conclusion of which was that the goal of the BIA to eliminate substandard Indian housing reservations in the 1970's would not be achieved unless the program was accelerated substantially | 1971 |



p 22 blank

*Significant Dates in Indian Housing*—Continued

| | Year |
|---|---|
| HUD met with representatives of various Indian housing authorities thus establishing the beginnings of a forum for the formal recognition, if not the solution, of Indian housing problems | 1971 |
| President Nixon initiated a moratorium on all public housing (including Indian) in January 1973, and emphasized instead a leased housing program which would primarily rely on using existing units | 1973 |
| The National Council on Indian Opportunity (NCIO) housing conference resolved to form the first national Indian housing organization—The National American Indian Housing Council | 1974 |
| President Ford signed the Housing and Community Development Act of 1974 into law which contains the first Indian housing "set-aside", authorizing at least $15 million in both fiscal years 1975 and 1976 for the construction of public housing on Indian reservations | 1974 |
| HUD sponsored a 3-day, National Indian Housing Conference in Scottsdale, Ariz., to consider problems of Indian housing and to familiarize participants with the various programs available | 1974 |

# APPENDIX II

## GAO Reports

45-306 O - 75 - 3

# REPORT TO THE CONGRESS

## Slow Progress In Eliminating Substandard Indian Housing

B-114868

Department of the Interior

Department of Housing and Urban Development

*BY THE COMPTROLLER GENERAL OF THE UNITED STATES*

(27)

p. 26 blank

OCT. 12, 1971

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# APPENDIXES

COMPTROLLER GENERAL OF THE UNITED STATES
WASHINGTON, D.C. 20548

B-114868

To the President of the Senate and the
Speaker of the House of Representatives

This is our report on the slow progress in eliminating substandard Indian housing. The Indian housing program is operated under the Departments of the Interior and Housing and Urban Development.

Our review was made pursuant to the Budget and Accounting Act, 1921 (31 U.S.C. 53), and the Accounting and Auditing Act of 1950 (31 U.S.C. 67).

Copies of this report are being sent to the Director, Office of Management and Budget; the Secretaries of the Interior and Housing and Urban Development; the Director, Indian Health Service, Department of Health, Education, and Welfare; and the Executive Director, National Council on Indian Opportunity.

Elmer B. Staats

Comptroller General
of the United States

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## ABBREVIATIONS

| | |
|---|---|
| GAO | General Accounting Office |
| HUD | Department of Housing and Urban Development |

*COMPTROLLER GENERAL'S REPORT TO THE CONGRESS*

SLOW PROGRESS IN ELIMINATING SUBSTANDARD INDIAN HOUSING
Department of the Interior
Department of Housing and Urban Development
B-114868

## D I G E S T

### *WHY THE REVIEW WAS MADE*

The Indian housing program is operated under the joint plans of three Government entities.

--The Bureau of Indian Affairs in the Department of the Interior.

--The Department of Housing and Urban Development (HUD).

--The Indian Health Service in the Department of Health, Education, and Welfare.

The primary programs involved are HUD's low-rent and mutual-help (homeownership) public housing programs and the Bureau's housing improvement program. HUD provides financial assistance through local tribal housing authorities. The Bureau provides financial assistance directly to Indian families.

In the Housing and Urban Development Act of 1968, the Congress affirmed the national goal that each American family have a decent, safe, and sanitary home by the end of the 1970's.

The current goal of the Indian housing program is to eliminate substandard Indian housing on reservations in the 1970's. The General Accounting Office (GAO) made this review to determine whether the rate of progress was sufficient to achieve this goal.

### *FINDINGS AND CONCLUSIONS*

#### *Indian housing program progress*

Progress has been slow. Unless the program is accelerated substantially, thousands of Indian families will continue to live under severe hardship conditions. (See pp. 10, 16, and 20.)

In June 1968 the Bureau estimated that 68,300 Indian families were living in substandard housing; 2 years later, after construction of 4,800 houses and renovation of 5,700, the Bureau estimated that 63,000 families still were living in substandard housing.

Bureau and HUD officials informed GAO that the slow progress in meeting Indians housing needs was due, in part, to the reluctance of some tribes to obtain Federal housing assistance. Bureau officials also cited delays in obtaining financing from HUD as contributing to slow progress. Other problems are inadequate identification of Indian housing needs and inadequate design, construction, and maintenance of houses. (See p. 19 and chs. 3 and 4.)

HUD's fiscal year 1970 plans called for only 4,500 units to be started, although an April 1969 agreement with the Departments of the Interior and Health, Education, and Welfare called for 6,000 units to be started by HUD in fiscal year 1970. (See p. 19.)

*Identification of housing needs*

Housing needs have not been identified adequately (see ch. 3) because the Bureau

--had not established guidelines for determining whether existing housing units were standard or substandard and, if substandard, whether they needed to be renovated or replaced (see p. 22);

--had classified newly constructed or renovated houses as standard although they lacked basic necessities (see p. 23);

--had not ensured that inventories of housing conditions and needs were taken periodically (see p. 24);

--had not considered family migration, adjacent off-reservation Indian population, housing deterioration, and family size and income, in determining and planning to meet long-term needs (see p. 27).

As a result of suggestions GAO made during its review, the Bureau has issued new guidelines with respect to general construction, heating, plumbing, wiring, and living space.

*Problems in developing and operating housing projects*

Although the program lags primarily because not enough houses are being built, many of the houses that have been built are inadequate because of defective design or incomplete construction. For example, new houses on the Pine Ridge Reservation in South Dakota may have to be condemned as unsafe for continued occupancy because various design and construction deficiencies resulted in cracked or bowed basement walls.

An Indian woman in a new housing unit on the Blackfeet Reservation in Montana described how she could watch the sunset through cracks in the walls when it was 40° below zero. As designed, the wall insulation, the attic vapor barrier, the wind barrier, and the heating systems all were inadequate.

Some Indian families are living in new houses which are incomplete or which lack water and sanitation facilities, and some new houses are located in projects which lack roads and streets. Other families have declined to move into the new houses without such supporting facilities. Incomplete housing projects resulted from (1) inadequate planning by, and coordination among, the agencies responsible for ensuring that all facets of the housing projects were completed within the same time frame and (2) a lack of follow-through by the Bureau and HUD to ensure that projects were completed. (See pp. 41 to 53.)

After new or renovated houses have improved family living conditions, there is little activity on the part of the local housing authorities, HUD, or the Bureau to provide assistance to families having problems in adjusting to their new living environment. As a result, many houses are deteriorating and the planned safe, sanitary, and decent living environment that the houses were designed to provide is being lost.

Using a checklist developed from HUD maintenance and safety standards, GAO inspected 232 new or renovated houses on 22 reservations and found the following types of deficiencies.

--Heating or ventilation facilities in 100 houses needed repair or adjustment.

--Water or plumbing facilities in 90 houses needed repair.

--Electrical facilities in 90 houses needed repair.

--Sanitation facilities in 30 houses needed repair.

--Roofs of 50 houses needed repair.

The Bureau or housing authority representatives' estimates of the repair costs averaged $468 a house and ran as high as $3,500. (See p. 32.)

GAO found a wide variance in the level of home maintenance assistance provided by the local tribal housing authorities and the Bureau. At one reservation which had an active maintenance assistance program, the estimated average cost to correct the maintenance deficiencies noted during GAO's inspection was only $268 compared with the overall average cost of $468. (See p. 37.)

At most reservations visited, however, home maintenance assistance was quite limited. For example, at one reservation the housing authority, assisted by the Bureau, inspected a 15-unit mutual-help housing project in 1967 and identified several deficiencies.

At the time of GAO's visit, however, these deficiencies still existed and some had intensified. The estimated average cost to repair these units was $734. (See p. 37.)



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GAO believes that the mutual-help method of construction--in which the tribe or individual Indian participant furnishes the land and the participant contributes his labor during construction--should not be encouraged, because such projects have been plagued by lengthy construction periods.

It took an average 19 months to complete 40 mutual-help projects each normally consisting of 10 to 20 units compared with an average 10 months for other HUD-assisted projects each consisting of many more units. (See pp. 54 to 57.)

## RECOMMENDATIONS OR SUGGESTIONS

The Secretary of the Interior should direct the Commissioner of Indian Affairs to (1) require Bureau field officials to ensure that periodic inventories of housing conditions are taken using the guidelines issued by the Commissioner in May 1970 and (2) expand the procedures for measuring housing needs to include consideration of variable factors, such as family migration, adjacent off-reservation Indian population, housing deterioration, and family size and income, that have an impact on Indian housing needs. (See p. 29.)

The Secretary of HUD and the Secretary of the Interior should take steps to ensure (1) that maintenance inspections of federally assisted housing on all reservations are made periodically and that deficiencies identified are corrected on a timely basis and (2) that families experiencing difficulties in adjusting to their new living environment are provided with necessary training in the care and maintenance of their houses. (See p. 40.)

The Secretaries of HUD and the Interior should also

--strengthen the reviews of housing designs to ensure that housing plans adequately consider local climatic conditions,

--place increased emphasis on inspections during construction to reduce construction problems, and

--clearly establish which agency will be responsible for ensuring that known construction defects and incomplete items of construction are corrected on a timely basis. (See p. 54.)

The Secretary of the Interior should coordinate the activities of the various Federal agencies to ensure that roads and water and sanitation facilities are available as soon as the houses are constructed. (See p. 54.)

The Secretaries of HUD and the Interior should use the mutual-help program only when it is desired strongly by the Indians. The Secretary of the Interior should also ensure that, where houses are constructed under the mutual-help program, participants are informed adequately of their

duties and responsibilities and are provided with sufficient training, supervision, and leadership. (See p. 58.)

## AGENCY ACTIONS AND UNRESOLVED ISSUES

The Department of the Interior agreed that substandard reservation housing would not be eliminated in the 1970's without substantial acceleration of the program. HUD stated that it planned to review the goals of the Indian housing program in connection with the Secretary's recently established goals for homeownership opportunities. The Department of the Interior and HUD were in general agreement with the report conclusions and recommendations and advised GAO of the various actions to improve the program that were under consideration. (See pp. 20, 29, 40, 54, and 58.)

## MATTERS FOR CONSIDERATION BY THE CONGRESS

The goal to eliminate substandard Indian housing in the 1970's will not be achieved unless the program is improved and accelerated.

# CHAPTER 1

## INTRODUCTION AND SCOPE OF REVIEW

The Indian housing program is operated under the joint plans of the Bureau of Indian Affairs, Department of the Interior; the Department of Housing and Urban Development; and the Indian Health Service, Department of Health, Education, and Welfare.

The Housing Act of 1949 (42 U.S.C. 1401) established as a national goal that each American family have a decent, safe, and sanitary home. The Congress, in the Housing and Urban Development Act of 1968 (42 U.S.C. 1441a), affirmed the national goal and stated that it should be met by the end of the 1970's. Until 1967 only a limited housing program existed on Indian reservations. In 1967, however, the Bureau accelerated the effort to improve Indian housing and set as a goal the elimination of all substandard Indian housing. The current goal of the program is to eliminate substandard Indian housing on reservations in the 1970's.

Bureau statistics showed that about 15,000 housing units were completed on Indian reservations during fiscal years 1967 through 1970. Our review included housing projects on 25 reservations having about 40 percent of the total housing units.

Our review included also an examination into applicable Federal laws and Bureau and HUD administrative policies and practices and an examination of pertinent records and files. We also observed and inspected housing units on selected reservations and interviewed the occupants; tribal representatives; and officials of the Bureau, HUD, and the tribal housing authorities.

Our review was made at the Bureau and HUD headquarters in Washington, D.C.; at the HUD regional offices in Chicago, Illinois, and San Francisco, California; at Bureau area offices in Aberdeen, South Dakota; Billings, Montana; Phoenix, Arizona; Portland, Oregon; and Window Rock, Arizona; and at 25 Indian reservations.

OVERALL PERSPECTIVE

We believe that the accomplishments of the Indian housing program should be appraised within the framework of the social and economic conditions on Indian reservations and of the problems and factors encountered by Federal agencies in administering assistance programs for Indians.

The President, in his July 1970 message to the Congress on new policies and goals for American Indians, pointed out that Indians were the most deprived and isolated minority group in our Nation. On virtually every scale of measurement--employment, income, education, and health--the condition of the Indian people ranks lowest. The President stated:

--That unemployment was 10 times the national average; the unemployment rate ran as high as 80 percent on some of the poor reservations.

--That 80 percent of Indian families living on reservations had incomes which fell below the poverty line; the average annual income for such families was only $1,500.

--That school dropout rates for Indians were twice the national average and that the average educational level of Indians under Federal supervision was less than 6 school years.

--That the health of Indian people still lagged 20 to 25 years behind that of the general population. Infant mortality was nearly 50 percent higher than for the population at large. The tuberculosis rate was eight times higher than, and the suicide rate was twice, that of the general population. Many infectious diseases that had all but disappeared among other Americans continued to afflict the Indian people.

In testimony before the Subcommittees on Department of the Interior and Related Agencies, Senate and House Committees on Appropriations, during fiscal year 1970 and 1971 appropriation hearings, Federal officials stated that some of the problems or factors that had an impact on the accomplishments of the Federal assistance programs were:

--Fear of termination of the special trustee relationship with the Federal Government resulted in hesitancy on the part of some tribes to actively participate in Federal programs.

--Federal agencies providing assistance to Indians took a paternalistic approach.

--Cultural patterns of the Indian tribes differed from those of the dominant culture of the United States.

PROGRAM DESCRIPTION

The primary Federal assistance programs under which efforts have been made to improve housing on Indian reservations have been HUD's low-rent and mutual-help (homeownership) public housing programs and the Bureau's housing improvement program. HUD provides financial assistance through local tribal housing authorities, and the Bureau provides financial assistance directly to Indian families.

The tribal housing authority, with assistance from HUD and the Bureau, plans, designs, and supervises the construction of conventional low-rent housing. Also low-rent housing is constructed under the turnkey method, whereby a developer is responsible for the design and construction of a low-rent housing project and upon completion, the housing authority assumes responsibility for management of the project. The housing is rented to Indian families; the amount of the rent is based on family size and income. The housing authority generally is responsible for maintenance of the low-rent housing.

For several years the only HUD-financed homeownership program available to Indians on reservations was a force account mutual-help housing program. Under this program, the tribe or individual Indian participant furnished the land and the participant contributed his labor during the construction period. He obtained an equity in the house through his labor contribution.

Recently homeownership also has become available through the turnkey III and turnkey mutual-help methods. Under turnkey III, a developer constructs the house for the tribal

housing authority and the Indian family obtains an equity in the house through monthly payments and through maintenance of its house. Under the turnkey mutual-help method, the Indian family participates in the construction of the house under the supervision of the turnkey developer and generally is responsible for maintenance of its house.

The Bureau's housing improvement program provides both new and renovated housing for families when their needs cannot be met under other programs. The emphasis of the program has been on renovating and enlarging existing houses.

During fiscal years 1967 through 1970, the cost of the various HUD-financed housing programs and the Bureau's housing improvement program was about $108 million. Under these programs, about 8,000 new housing units were constructed and 7,000 units were renovated.

The Indian Health Service generally provides water and sanitation facilities for new and renovated housing on Indian reservations under its sanitation facilities program.

## CHAPTER 2

## INDIAN HOUSING PROGRAM PROGRESS

We believe that, considering the progress in constructing and renovating houses, as shown in Bureau reports for fiscal years 1967 through 1970, and considering the problems that have continued to affect housing construction and maintenance, the Bureau's goal to eliminate substandard Indian housing on reservations in the 1970's will not be achieved unless the program is accelerated substantially.

The Bureau's criteria regarding what constitutes standard housing are that which is decent, safe, and sanitary and that which meets the minimum housing codes adopted by a tribe or otherwise applicable to a locality.

The charts on pages 11 and 12 show (1) the Bureau's estimates of housing needs for fiscal years 1967-70 and (2) a comparison of planned with actual construction and renovation of houses for the same period.

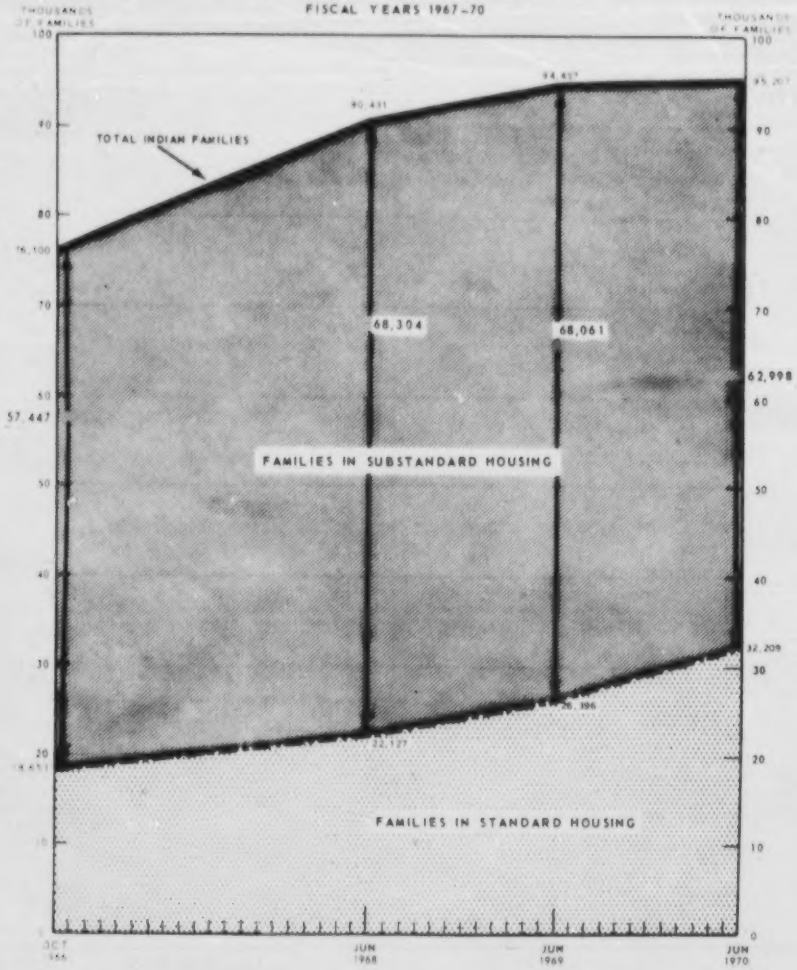
The living conditions of Indian families in new or renovated housing units generally have improved. (The photographs on pp. 14 and 15 are examples of unimproved and new reservation housing.) Our analysis of the estimated housing needs and of the actions taken to meet these needs shows, however, that the impact of these actions on reducing the number of families living in substandard housing has been offset by increases in the total number of Indian families.

For example, in June 1968 the Bureau estimated that 68,300 Indian families were living in substandard housing. On June 30, 1970, after the construction of about 4,800 houses and the renovation of 5,700 houses, the Bureau estimated that 63,000 families still were living in substandard housing. The disparity in these statistics, as discussed in chapter 3, is caused, in part, by the Bureau's not having obtained accurate data on housing needs.

Assuming that the June 30, 1970, estimate of housing needs was both accurate and static and that the same level of construction and renovation--about 5,475 units in fiscal

BUREAU'S ESTIMATES OF HOUSING NEEDS

FISCAL YEARS 1967–70



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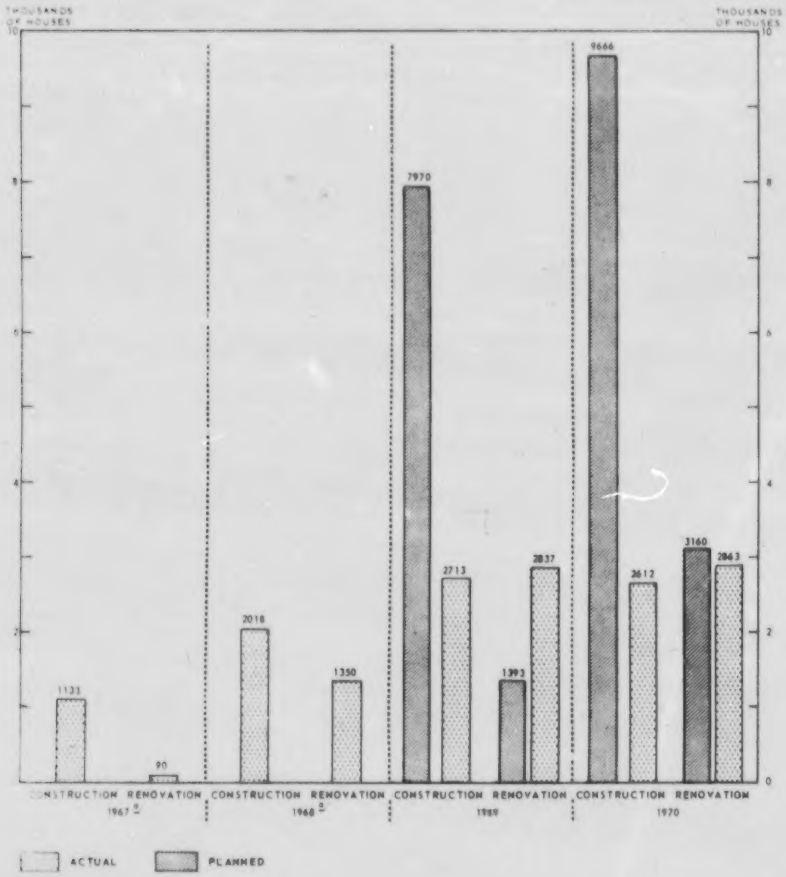
COMPARISON OF PLANNED WITH ACTUAL CONSTRUCTION AND RENOVATION OF HOUSES
FISCAL YEARS 1967–70




[2] SPECIFIC TARGETS NOT ESTABLISHED.

year 1970--continues, it will take about 12 years to satisfy the housing needs of the 63,000 families still living in substandard housing.

The June 30 estimate of housing needs did not consider, however, the effects that population growth, family migration, Indian families living adjacent to the reservation, and deterioration of standard housing would have on future housing needs. The Bureau estimates that population growth alone will increase housing needs by about 1,500 units a year, or about 18,000 units over the next 12 years.

Although the number of housing units constructed or renovated usually is a good indicator of the progress of a housing program, we found instances where this was not necessarily so. For example, Bureau records showed that, at the Rosebud Reservation in South Dakota, 400 housing units financed by HUD were completed during fiscal year 1969. As of April 1970, however, 72 of these units had not been occupied and thus had no impact on reducing the number of Indian families living in substandard housing. (See p. 51 for additional information on this project.)

Our review showed that Bureau field officials generally did not use any formal criteria but relied on subjective judgment when determining whether houses were standard (decent, safe, and sanitary and met applicable housing codes). As a result of suggestions we made during our review, in May 1970 the Bureau issued new guidelines with respect to general construction, heating, plumbing, wiring, and living space.

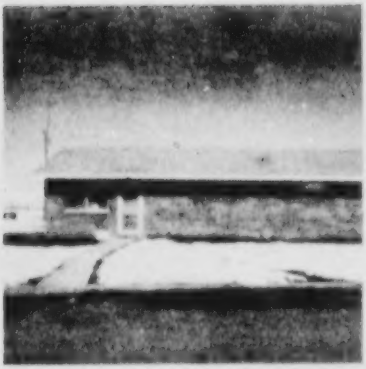
In our inspection of the design and construction of selected Indian housing projects, we considered factors similar to those contained in the Bureau's May 1970 guidelines. The deficiencies we noted are listed in appendix I.

During our inspections of Indian houses on several reservations, we noted instances where recently constructed or renovated housing units were substandard, but, according to Bureau records, the number of substandard units had been reduced. For example, the Bureau renovated and moved 124 Government-surplus houses onto the Pine Ridge Reservation and considered the houses as meeting the standards although

Unimproved homes on the Coeur d'Alene Reservation, Idaho

New homes on the Coeur d'Alene Reservation.

Unimproved home on the Navajo Reservation.



New home on the Navajo Reservation.



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Interior of unimproved home on the Navajo Reservation.

Interior of new home on the Navajo Reservation.

some of these houses were without plumbing or electricity. We noted also isolated instances at other reservations where units intended for Indian families were occupied by non-Indian families.

EFFECTS OF INADEQUATE HOUSING

Until the Indian housing goal is achieved, many Indians may continue to live in an environment which is seriously detrimental to their health and well-being. Testimony by Indian Health Service officials before the Subcommittees on Department of Interior and Related Agencies, Senate and House Committees on Appropriations, during fiscal year 1970 and 1971 appropriation hearings revealed that many Indian families in substandard housing were living under atrocious conditions that were harmful to their health and safety and that indirectly contributed to social and educational problems.

Indian Health Service officials testified also that many of the deaths and injuries among younger children and youths were associated with conditions in crowded and unsafe homes. These injuries, according to the officials, will continue to increase until the home environment is improved.

Indian Health Service officials testified further that the infant mortality rate for Indians was about 50 percent higher than for the general population. Finally, they testified that infant mortality during the first month compared favorably with national experience and that the high incidence of infant deaths occurred between the ages of 1 and 11 months and was associated with a harsh living environment involving inadequate and crowded housing conditions.

The Navajo Reservation, having about 110,000 residents, has the largest reservation population in the Nation. Its 13,000 families in need of standard housing represent about 20 percent of the overall Indian housing needs. An Indian Health Service report dated April 1, 1970, prepared at the request of the Navajo Tribe, stated that mortality rates for some diseases were much higher for the Navajo population than for the general population. For example, the mortality rate due to

--meningitis was 9.4 times higher,
--gastroenteritis was 6.9 times higher,
--tuberculosis was 3.5 times higher, and
--pneumonia was 3.4 times higher.

The report pointed out that the Navajo infant mortality rate per 1,000 live births was 42, or nearly twice the national infant mortality rate of 22.4. The life expectancy at birth for the Navajo was 63.2 years compared with 70.5 years for the general population. A life expectancy of 63 years was achieved about 25 years ago for the general population.

The report stated that many of the diseases for which rates of incidence were much higher for the Navajo population than for the general population were infectious diseases associated with a harsh physical environment and poor housing conditions, such as poor water supply, over crowding, unsanitary waste disposal, and lack of insect control. Improper food preparation facilities and a lack of refrigeration contributed to a high incidence of gastrointestinal disease.

The report highlighted the following housing conditions at the Navajo Reservation.

--26 percent of the Navajo homes had electricity,

--21 percent had running water to kitchen sinks,

--20 percent had refrigeration for perishable food supplies, and

--15 percent had flush toilets.

A document entitled "Comprehensive Demonstration Plan," prepared by the Gila River Indian Community in Arizona, described the reservation housing situation as follows:

"The deplorable conditions of housing exist as a result of vicious reinforcing cycle of poverty.

"*** a home with just a woman and the kids *** a father without a job *** walking out because he

can't take it *** sick children *** angry wife *** misery *** leaky roof *** broken windows *** no doors *** collapsing walls *** apathy *** resignation *** alcohol *** suicide."

In addition to good health, other benefits may be derived, in part, from better housing. For example, an annual report of Indian achievements prepared by the Bureau's Branch of Credit at the Fort Apache Reservation in Arizona contained the following statement.

"Families in new homes have shown more responsibility on their jobs, their children are doing better in the schools and most significantly, misdemeanor arrests have decreased."

REASONS FOR SLOW PROGRESS

Bureau and HUD officials informed us that the slow progress in meeting the housing needs of Indians was due, in part, to the reluctance of some tribes to initiate action to obtain Federal housing assistance. Bureau officials attributed slow progress also to delays in obtaining financing from HUD. Bureau officials within the Portland and Aberdeen areas told us that tribal leaders at some reservations had failed to take the initiative in applying for housing projects. At some reservations in the Aberdeen area, tribal leaders rejected Bureau suggestions for obtaining housing projects.

In April 1969 HUD and the Departments of Health, Education, and Welfare and the Interior agreed to support a program to construct 7,000 to 8,000 units, including 6,000 to be financed by HUD, during each of fiscal years 1970 through 1974. This agreement was intended to be the basis for coordinated planning of Indian housing, as reported to the Subcommittee on the Department of the Interior and Related Agencies, House Committee on Appropriations, during fiscal year 1971 appropriation hearings.

Plans of HUD and the Bureau for fiscal year 1970, however, did not coincide and did not comply with the agreement. The Bureau planned that about 6,000 housing units to be financed by HUD would be started in 1970; however, HUD planned to start only 4,500 units. Moreover, by April 1970 HUD had a large national backlog of requests for housing units and, at that time, was unable to act on any requests for housing.

As a result, during fiscal year 1970, only 4,105 HUD-assisted units, rather than the 6,000 units initially planned, were started on Indian reservations and at remote Alaskan communities. According to the Director, Production Division, Housing Assistance Administration, HUD plans to make up for this limited production by approving the construction of more than 6,000 housing units during each of fiscal years 1972 through 1974.

Our review revealed other problems that were either impeding the progress of the housing program or making it

difficult to evaluate the true progress that was being made to eliminate substandard Indian housing. As discussed in chapter 3, Indian housing needs generally have not been identified adequately. Also progress has been hindered because of problems in designing, constructing, and maintaining homes. These matters are discussed in chapter 4.

## CONCLUSIONS AND AGENCY COMMENTS

The goal of eliminating substandard Indian housing on reservations in the 1970's is based on the construction of about 7,000 to 8,000 houses a year, including 6,000 housing units to be financed by HUD. In view of the progress made in constructing or renovating houses during fiscal years 1967 through 1970 and of the continuing problems that affect housing construction and maintenance, we believe that the elimination of substandard Indian housing in the 1970's will not be achieved unless the program is accelerated substantially.

Without adequate housing thousands of Indian families will continue to live under severe hardship conditions that may lead, directly or indirectly, to early deaths, as well as to lifelong physical and mental disabilities.

In commenting on our draft report by letter dated February 18, 1971 (see app. II), the Department of the Interior agreed that substandard reservation housing would not be eliminated in the 1970's without substantial acceleration of the program. HUD informed us by letter dated February 26, 1971, that it planned to review the goals of the Indian housing program in connection with the Secretary's recently established goals for homeownership opportunities. HUD also anticipated that more responsive and efficient program administration would result from the recent establishment of HUD area offices and the Denver Regional Office.

# CHAPTER 3

## IDENTIFICATION OF HOUSING NEEDS

The housing needs of American Indians have not been identified accurately and completely because the Bureau (1) had not established guidelines for determining whether existing housing units were standard or substandard and, if substandard, whether they needed to be renovated or replaced, (2) had classified newly constructed or renovated houses as standard although they lacked basic necessities, (3) had not ensured that periodic inventories of housing conditions and needs were taken, and (4) had not considered family migration, adjacent off-reservation Indian population, housing deterioration, and family size and income, in determining and planning to meet the long-term needs.

We believe that, as a result, the program is being administered without much of the data necessary to plan and direct a successful program. Estimates of total housing needs should be based on accurate and complete data. This would assist management in establishing realistic goals, estimating the total program costs, selecting housing assistance programs to meet the specific needs and desires of the Indians, and measuring the incremental progress made toward the goals.

The 1969 report by the Special Subcommittee on Indian Education, Senate Committee on Labor and Public Welfare, stated that one of the problems in evaluating the Federal programs for the American Indian was the extraordinary inadequacy of available statistical data. The report cited a paper prepared for the Joint Economic Committee of the Congress, which pointed out that it was literally impossible to obtain current and accurate information on such basic questions as employment, educational attainment, income, land ownership, and reservation population.

The paper also stated that, without adequate data, a sound comparison could not be made to determine the increase or decrease of given problems or the improvement or lack of improvement in the economy of Indian tribes. The Subcommittee also reported that the lack of reliable data meant that the Congress could not carry out its legislative oversight function.



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CRITERIA FOR IDENTIFYING
STANDARD AND SUBSTANDARD HOUSING

The Bureau's goal of eliminating substandard Indian housing on reservations was prompted by estimates completed in 1966, which showed that there were about 57,000 substandard housing units, of which about 16,000 could be renovated. These estimates were made in a short period of time and without the benefit of guidelines or criteria for identifying standard or substandard housing.

In June 1968 the Bureau's Assistant Commissioner requested that housing inventories which would identify standard and substandard housing and which would categorize housing as needing renovation or replacement be prepared for each reservation. The Assistant Commissioner provided the following criteria to be used when preparing the inventories.

> "Housing in standard conditions means housing which is decent, safe, and sanitary in that it meets the minimum standard housing codes adopted by the tribe or otherwise applicable to the locality."

A subsequent inventory of housing needs was requested in June 1969. No additional guidelines for identifying or categorizing existing housing were provided at that time.

In our opinion the general guidelines provided by the Assistant Commissioner were not adequate for determining whether houses were standard or substandard or for categorizing substandard houses as needing renovation or replacement. We did not find any instances in which housing codes were being used to evaluate Indian housing. Reasons cited by Portland area Bureau officials for not using housing codes were: (1) codes were quite technical and were difficult to apply to existing structures; they were applicable primarily to new construction and (2) codes did not provide any guidelines or bases for determining whether a structure should be renovated or replaced.

Generally we found that field officials had not used any formal criteria when classifying houses as standard or

substandard or when determining whether houses should be renovated or replaced. Instead, they normally used subjective judgment as to what constituted standard houses. As a result many newly constructed or renovated houses were classified as standard although they lacked basic housing necessities.

For example, at the Rosebud Reservation, the Bureau classified 375 newly constructed houses as standard although the houses lacked hot water and adequate heating systems. The Bureau's Chief of Housing Assistance informed us that these houses actually were substandard and would have to be reclassified as substandard. During our inspection of houses and our review of records, we noted that several houses had been renovated and classified as standard although they had basic deficiencies, such as inadequate heating, plumbing, or electrical systems.

The photographs on the next page show a recently renovated house which the Bureau considers as meeting housing standards.

In other cases, new or renovated houses were classified as standard but the living conditions were substandard due to overcrowding. On the Rosebud, Pine Ridge, and Cheyenne River Reservations in South Dakota, we inspected 83 new or renovated houses. Of those houses, 51 did not meet HUD's minimum criteria for living space because an excessive number of persons were living in the houses.

As a result of our suggestions during the review, in May 1970 the Bureau issued new guidelines to its field officials for classifying Indian housing. Under the new guidelines a house, to be classifed as standard, must meet certain minimum requirements with respect to general construction, heating, plumbing, wiring, and living space. We believe that these guidelines, if properly implemented, will provide a more uniform basis on which to evaluate housing quality and determine housing needs.

NEED FOR PERIODIC INVENTORIES OF EXISTING HOUSING CONDITIONS

The Bureau's estimates of housing needs, for the most part, have not been based on inventories made by the Bureau, the housing authority, the tribe, or other agencies operating on the reservation. Only in a few instances, such as at the Makah Reservation, Washington, have inventories of existing housing conditions been made. These inventories were made by a contractor for the tribe and were funded by a HUD planning grant. For most other reservations the housing needs were determined by desk estimates based on fragmentary data. Generally supporting documentation for the estimated needs was not available.

For example, in June 1968 Bureau field officials reported that there were 800 houses on the Yakima Reservation in Washington. An inventory was not taken to arrive at this estimate. During fiscal year 1969, 22 houses were constructed, but at the end of the year the Bureau field officials estimated that there were 1,300 houses on the reservation, an increase of 500 houses. The Bureau official responsible for housing on the reservation was unable to explain why there was an increase of 500 houses and how the Bureau's estimates of substandard housing units requiring renovation or replacement had been developed.

At the Pine Ridge Reservation, the housing inventories showed that there was an increase of 245 houses between 1966 and 1968 although no houses were constructed during that period. Bureau officials explained that the 1966 inventory was not accurate. At the San Carlos Reservation in Arizona, the inventory statistics were based on a roadside count of houses.

To accurately determine Indian housing needs, the Bureau should ensure that its estimates are based on periodic inventories. This does not necessarily mean that the Bureau would have to take the inventories. Instead, the Bureau should be involved primarily in providing technical assistance and in coordinating the efforts of the various tribal and other agencies. For example, a nationwide survey of home environmental conditions by the Indian Health Service is about 50-percent complete. The Bureau, at both the national and local levels, however, did little to coordinate this survey with the Indian Health Service to meet its

House on the Muckleshoot Reservation, Washington, renovated through the Bureau housing improvement program. Photo at bottom shows a portion of the interior of the house. This house, which the Bureau considered as meeting housing standards, had smoke and soot damage, had many holes in the interior walls, and needed a new chimney. A nine-member family lived in the house.

need for accurate and complete data on housing conditions. With adequate coordination the results of this survey probably could fulfill both agencies' housing data needs.

## NEED TO CONSIDER ADDITIONAL FACTORS IN PLANNING HOUSING PROGRAMS

Other factors having an impact on determining Indian housing needs have not been clearly identified and considered by the Bureau in planning to meet the long-term needs. These include (1) adjacent off-reservation Indian population, (2) migration of families, (3) housing deterioration, and (4) family size and income.

Adjacent off-reservation Indian families have not been considered in estimating Indian housing needs, although some of these families want to be served by the housing program. For example, at the Swinomish Reservation in Washington, about four out of 10 families in the mutual-help project previously lived off the reservation. Some families have returned to the Rosebud Reservation to occupy new housing. At the Lummi Reservation in Washington, the tribal chairman stated that many Indians eligible for new housing were living in nearby off-reservation communities and had not been considered in the Bureau's estimate of needs. At the Pine Ridge and Cheyenne Reservations, tribal housing authority officials advised us that, as additional houses were constructed, some families living off the reservation would return and occupy the houses. Also migration to and from the reservation is not being considered. We found no indication that reliable data on migration was available.

HUD, in developing national housing goals, estimated that about 2.2 million housing units considered adequate in 1967 would deteriorate to substandard units and would have to be replaced by 1977. The Bureau, in projecting the housing needs and in setting its goal to eliminate substandard Indian housing, however, did not consider deterioration of houses. We believe that housing deterioration is a factor that should be considered. (See ch. 4 for a detailed discussion of home maintenance problems.)

In formulating plans to eliminate substandard housing, neither the housing authorities nor the Bureau has identified which programs are best suited to the needs of the Indian population in view of such factors as the Indian family's size and income, desire for homeownership, and ability and desire to maintain a house.



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The Chief of the Bureau's Housing Assistance Division told us that the above factors should be considered in estimating housing needs but that the necessary data was not available.

CONCLUSIONS

Indian housing needs have not been properly identified because guidelines have not been established to assist Bureau field officials in determining and categorizing housing conditions; because periodic inventories of existing housing conditions generally have not been taken; and because such factors as adjacent off-reservation Indian population, family migration, family size and income, and house deterioration have not been considered.

Housing on Indian reservations can be provided under various federally assisted housing programs. Some are ownership programs, while others are rental programs; some call for Indian participation in the construction, while others do not; and some provide home maintenance services, while others require the family to perform needed maintenance. HUD's public housing programs require occupants to make monthly equity or rent payments; the Bureau's housing improvement program provides grants and does not require occupants to make monthly payments. Also family income qualifications differ under each program.

The existance of these various programs provides the opportunity to plan housing programs that are best suited to meet the specific needs and desires of Indian families. Without adequate data, however, it becomes difficult for the tribal housing authorities or the Bureau to develop realistic reservation housing plans.

If Indian housing needs were accurately and completely identified, the program could be more effectively administered, because the Bureau would have data to assist it in adequately answering such pertinent questions as:

--How many families are or will be in need of housing between now and 1980?

--How many existing houses are standard or substandard? Of the substandard houses, how many need to be replaced rather than renovated?

--Where are the houses most urgently needed? And how should resources be allocated to meet these needs?

--What specific housing program or programs will best meet the reservation housing needs?

--To what extent are such factors as migration to and from a reservation and structural deterioration of housing units affecting program accomplishments?

--What real progress is being made to eliminate substandard housing?

The availability of reliable and complete data on housing needs would permit development of more realistic plans to eliminate substandard housing and would provide the basis for appraising the incremental progress being made toward accomplishment of the goal.

RECOMMENDATIONS TO THE SECRETARY OF THE INTERIOR

We recommend that the Secretary of the Interior direct the Commissioner of Indian Affairs to (1) require Bureau field officials to ensure that periodic inventories of housing conditions are taken using the guidelines issued by the Commissioner in May 1970 and (2) expand the procedures for measuring housing needs to include consideration of variable factors, such as family migration, adjacent off-reservation Indian population, housing deterioration, and family size and income, that have an impact on Indian housing needs.

AGENCY COMMENTS

The Department of the Interior, in commenting on our draft report, advised us that annual housing inventories would be taken and that the Department would utilize data obtained from the Indian Health Service and HUD and from the Bureau's population statistics. The Department also agreed to consider factors that have an impact on housing

needs and stated that migration back to the reservation should be considered when the reservation economy improved and tended to attract families back to the reservation.

# CHAPTER 4

## PROBLEMS IN DEVELOPING AND OPERATING HOUSING PROJECTS

Developmental and operational shortcomings in the Indian housing program have impeded the elimination of substandard housing and have resulted in Indian families' continuing to live in substandard housing. Force account mutual-help projects generally have been plagued by lengthy construction periods, which resulted in additional costs and in delays in the construction of follow-on projects. In housing considered to have been completed, numerous design and construction defects and incomplete construction items existed, which resulted in additional costs and in more rapid deterioration of the houses. After houses are occupied many deteriorate rapidly due to a lack of maintenance.

### NEED FOR AN EFFECTIVE HOME MAINTENANCE PROGRAM

Large numbers of recently completed Indian homes are rapidly deteriorating due to a lack of maintenance and to poor housekeeping. Although the new or renovated housing initially improved the living conditions of the Indian families, some families are having problems adjusting to their new living environment. There has been little activity on the part of the housing authorities, HUD, or the Bureau to identify and provide assistance to these families. As a result, in about one third of the houses which we inspected, deferred maintenance and poor housekeeping had contributed to the deterioration of the home environment to such an extent that the planned safe, sanitary, and decent living environment that the houses were designed to provide was being lost. Some houses had improperly operating heating, electrical, water, and sanitation systems, and some families were living in filth and around garbage, debris, and vermin.

Accompanied by housing authority or Bureau representatives, we inspected 232 new or renovated houses on 22 reservations. For each of these houses, the occupant, as a potential homeowner, was primarily responsible for maintenance. Using a checklist developed from HUD maintenance and safety standards, we identified houses having maintenance



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deficiencies. The housing authority or Bureau representatives estimated the costs to correct the identified maintenance deficiencies for 187 of the houses. The estimated repair costs for the 187 houses averaged $468 a house and ran as high as $3,500.

The inspections revealed numerous deficiencies, both of a major and of a minor nature. Many of the deficiencies were minor when considered alone but collectively indicated a need for maintenance assistance. We found deficiencies of the following types.

--Heating or ventilation facilities in 100 houses needed repair or adjustment.

--Water or plumbing facilities in 90 houses needed repair.

--Electrical facilities in 90 houses needed repair.

--Sanitation facilities in 30 houses needed repair.

--The exterior walls of 140 houses needed paint or stain to prevent deterioration.

--The roofs of 50 houses needed repair.

--The interior floors, walls, or ceilings of 170 houses needed repair or paint.

--The debris and garbage and other conditions in and around 130 houses were health or safety hazards.

The following photographs illustrate some of the maintenance and housekeeping conditions we observed.

Debris and garbage around a mutual-help house on the Gila River Reservation, Arizona.

Mutual-help houses neat in appearance and upkeep on the Coeur d'Alene Reservation.



0067

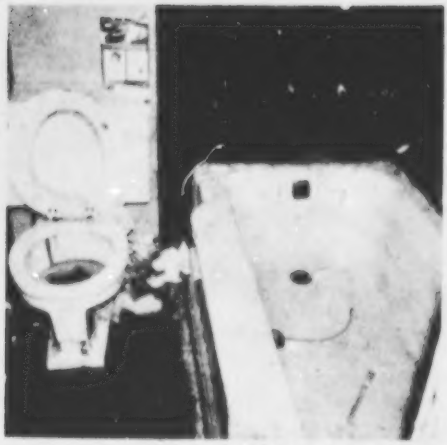
Mutual help house in need of exterior paint on the Yakima Reservation



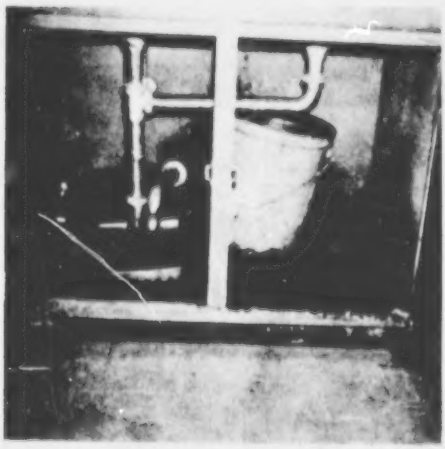
0068

Stagnant sewage overflow from septic system within close proximity of a mutual-help house on the San Carlos Reservation.

Part of toilet missing in mutual-help house on the Salt River Reservation in Arizona.



Unclean bathroom of a house renovated under the Bureau's housing improvement program at the Muckleshoot Reservation.



Kitchen plumbing leak in a mutual-help house on the Salt River Reservation.

Under the interagency agreements with HUD, the Bureau is to provide assistance, as necessary, to the housing authorities in conducting maintenance inspections, to determine whether housekeeping and maintenance are adequate. In addition, the agreement for the mutual-help program provides that the Bureau endeavor to formulate training programs for mutual-help program participants, to obtain the highest level of competence in the construction and maintenance of their homes. According to the agreements the Bureau is to provide assistance to the housing authorities through its maintenance-engineering surveys, occupancy audits, and management reviews. HUD subsequently agreed to provide this assistance on a reimbursable basis.

We found a wide variance in the level of home maintenance assistance provided by the housing authorities and the Bureau. For example, on two projects at the Nez Perce Reservation in Idaho, the housing authority, with the Bureau's assistance, had an active maintenance assistance program which provided for (1) joint semiannual inspections, (2) verbal and written communications of problems identified, (3) follow-up inspections, and (4) advice and instructions on making repairs. The results of these assistance efforts were apparent during our inspections of five houses in the two projects. The estimated average cost to correct the maintenance deficiencies on this reservation was only $268 compared with the overall average cost of $468. (See p. 32.)

At most reservations visited, however, we found that home maintenance assistance was quite limited or nonexistent. For example, at the Salt River Reservation, the housing authority, assisted by the Bureau, inspected a 15-unit mutual-help housing project in 1967 and identified several deficiencies. Little follow-up action was taken, however, and, consequently, at the time of our visit to the reservation, many of these earlier deficiencies still existed and some had intensified. The estimated average cost to repair these units was $734.

At the Pine Ridge and Rosebud Reservations, home maintenence problems generally were not routinely identified on HUD-financed projects because maintenance inspections were not being made by the housing authorities or by the Bureau.



0071

Our inspection of 23 houses in one project on the Rosebud Reservation revealed 19 houses where defective stovepipes had caused severe interior smoke and soot damage. In addition, defective stovepipes created a health and safety hazard. The photograph on page 43 shows the smoke damage to one house.

Reasons generally cited by housing authority and Bureau officials for the Indian families' maintenance and housekeeping problems were (1) low or inadequate incomes, (2) unawareness and lack of exposure to modern home living, and (3) low priority given to home maintenance in relation to the families' other needs. During our home inspections we asked the families for information on their annual incomes. For the 101 families which provided us with the information, the annual income ranged from none to $12,000 and averaged $3,923.

HUD has been unable to provide the necessary management assistance to the housing authorities. Officials at HUD's Chicago Regional Office informed us that no maintenance inspections and very little training of housing authority employees could be accomplished because of the shortage of staff. Officials of HUD's San Francisco Regional Office also cited shortage of staff as a reason for their limited management reviews of housing authorities.

The housing authorities' and the Bureau's efforts to provide home maintenance and housekeeping training to Indian families have been limited and sporadic. The Bureau has contracted with the Cooperative State Extension Services in various States to provide homemaking and housekeeping training for Indian families. We found, however, that such home extension services were limited. For example, only nine of 20 reservations in the Bureau's Portland area which have Bureau- or HUD-assisted housing projects have home extension service. In addition, our inquiries of 59 families in new or renovated housing on eight reservations indicated that only 26 families had received training from anyone, including the Extension Service agents.

Both the Bureau and HUD, however, recently have taken initial steps to provide home maintenance training to Indian families. The Bureau's Portland and Aberdeen Area

Offices recently have developed plans, and each has designated an official to establish home environmental training programs on various reservations. As planned in the Aberdeen area, the training programs will use local home leadership aides to provide preoccupancy and postoccupancy training and assistance to Indian families. According to officials of the Aberdeen area, home visits, rather than classroom training, will be emphasized due to poor attendance at training classes. In June 1970 HUD agreed to finance a homeownership training program for a 400-unit project on the Rosebud Reservation. This was the first homeownership training program on Indian reservations financed by HUD. These plans and programs, if adequately implemented, should be a positive step toward improving home maintenance.

Conclusions

Many Indian families are living in recently completed houses that are rapidly deteriorating due to a lack of maintenance and to poor housekeeping. Although the housing initially improved the families' living conditions, little training was provided to the families on how to care for and maintain their houses to keep them safe, sanitary, and decent. Due to the absence of adequate home inspections and management reviews, HUD and Bureau officials were unaware of the need for strong maintenance training programs. Many families move into new modern houses from primitive dwellings without an increase in their homemaking skills or maintenance knowledge. For many it is their first experience with modern electrical and gas utilities and indoor plumbing in their houses.

In the future the Bureau and HUD, in selecting Indian families for the various types of housing, should consider both the families' basic needs and the families' capability to maintain the houses.

Recommendations to the Secretary of HUD and the Secretary of the Interior

**We recommend that the Secretary of HUD and the Secretary of the Interior take steps to ensure (1) that maintenance inspections of federally assisted housing on all reservations are made periodically and that deficiencies identified are corrected on a timely basis and (2) that families experiencing difficulties in adjusting to their new living environment are provided with necessary training in the care and maintenance of their houses.**

Agency comments

In commenting on our draft report, HUD indicated that it believed that management training grants, authorized by section 904 of the Housing and Urban Development Act of 1970, might be useful to tribal housing authorities in carrying out their responsibilities. The Secretary's Homeownership Task Force also is considering the need to provide family training on home maintenance. The Department of the Interior, in commenting on our draft report, indicated that it felt strongly that inspections and follow-ups were essential to maintaining decent housing. The Department of the Interior agreed to cooperate with the

tribal housing authorities and with HUD in identifying maintenance problems and providing training programs.

NEED FOR IMPROVEMENTS IN
DESIGN AND CONSTRUCTION OF HOUSES

Indian housing financed by the Bureau and HUD should be designed and constructed to provide decent, safe, and sanitary housing. Poorly constructed or renovated houses exist, however, due to inadequate design, faulty construction, and incomplete construction. As a result (1) substantial funds have been or will be required to repair and complete construction of the houses and (2) some Indians are living in new or revovated houses which do not meet housing standards.

Accompanied by housing authority or Bureau representatives, we inspected 232 new and renovated housing units on 22 reservations. (See p. 31.) Appendix I lists various design and construction deficiencies which were identified during these inspections, such as settling foundations, unstable floors, insufficient insulation, faulty wall construction, undersized heating units, inadequate roofs, and the lack of water and sanitation facilities. Some houses were located in projects which lacked roads and streets and for which site preparation and drainage were incomplete. The following photographs show some of the design and construction deficiencies that were identified.

Delaminating, deteriorating exterior door due to inadequate gutters and canopy on porch on a Bureau housing improvement house on the Quinault Reservation in Washington.

Rotting facia board under the roof due to faulty design or materials on a mutual-help house on the Salt River Reservation.



0076

Interior smoke and soot damage due to the stovepipe's being installed improperly in a transitional house on the Rosebud Reservation.

Milk cans used to carry water because the indoor water system was inadequate at a transitional home on the Rosebud Reservation. Typical of 50 homes without water on Rosebud Reservation as of August 1970.

No roads or streets provided to 400 turnkey houses on the Rosebud Reservation. Photo at top taken in November 1969. Photo at bottom taken in April 1970 when many of the unimproved roads were impassable.

Incomplete site preparation and drainage at the mutual-help project on the Swinomish Reservation.

Drainage tile not installed on lot of a mutual-help house on the Swinomish Reservation.

Location where drainage tile shown at left should have been installed. This ditch is within close proximity of the house.



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Responsibilities for proper design and construction

Both HUD and the Bureau have responsibilities under interagency agreements for ensuring proper design, construction, and completion of the housing projects. The Bureau and HUD developed standard house plans for the force account mutual-help program. For low-rent and turnkey projects, an architect or developer designs the houses; the Bureau assists the housing authority and the architect in the design, as necessary. Final review and approval of the designs are made by HUD. For the housing improvement program, the Bureau is responsible for proper design and construction of units.

Both HUD and the Bureau have responsibilities for ensuring also that housing is constructed in accordance with designs and specifications. The interagency agreements for low-rent and mutual-help housing state that, if adequate construction services, including overall superintendence and inspection for quality of materials and construction and for adherence to specifications, are not furnished by the housing authority, the Bureau will furnish them. The agreements state also that a HUD construction representative shall conduct periodic inspections of the projects to ensure proper construction.

Providing the supporting facilities for housing projects is a joint responsibility of the Bureau, HUD, and the Indian Health Service. For low-rent and turnkey projects, roads are financed by HUD as part of the project cost. For mutual-help projects the Bureau usually agreed to provide streets and roads. Providing water and sanitation facilities on both HUD-assisted and Bureau housing improvement projects is generally the responsibility of the Indian Health Service. The low-rent and mutual-help program guidelines provide that the Bureau coordinate the planning of housing projects with the installation of water and sanitation facilities provided by the Indian Health Service. With regard to construction of the houses, guidelines under the mutual-help program do not specify which Federal agency is operationally responsible for ensuring that all construction items are completed.



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HUD, in commenting on a draft of this report, pointed out that both the Bureau and HUD had some construction responsibilities but that, in the final analysis, the Secretary of HUD was responsible for the acts of his agents whether they be Bureau or HUD employees

Inadequately designed and constructed projects

Many of the projects included in our review had design and construction defects. Some of the more serious design defects resulted from inadequate consideration of local climatic conditions in the development of housing plans and specifications. Some of the more serious construction defects were not detected because of inadequate construction inspections.

The 50-unit low-rent project on the Blackfeet Reservation, completed in January 1966, needs to be renovated to correct design and construction defects. A March 1969 HUD report describing this project pointed out that 1- to 2-inch-thick ice had accumulated in the corners of the inside walls. One tenant described how she could watch the sunset through the cracks in the walls when it was 40° below zero. This situation is attributable, in part, to the plans' lack of provision for design features that would ensure protection against the extremes of the Montana climate. As designed, the wall insulation, the attic vapor barrier, the wind barrier, and the heating systems all were inadequate.

The project also had many construction defects that had not been detected because inspections had been inadequate. Inadequate construction inspections were evidenced by the 45 postconstruction defects, requiring 104 corrective measures, reported by HUD field officials to their regional office in February 1966.

According to the housing authority legal counsel, inadequate inspections by the housing authority and by HUD contributed to the problem. In 1967 the housing authority withheld from the contractor $58,000 to correct defects resulting from incomplete or faulty construction. After spending most of these funds, the housing authority estimated that $229,000 more would be required to repair the houses. In commenting on a draft of this report, HUD informed us that

funds now were being devoted to make these units standard and adequate.

In two low-rent projects on the Pine Ridge Reservation, the basement walls were bowed or cracked in many of the units. According to housing authority and Bureau officials, the units may have to be condemned and other housing may have to be found for the occupants unless repairs are made. A housing authority construction inspector told us that this problem had been caused by the following design and construction defects: (1) the house design did not provide for gutters or downspouts, (2) either the house design did not provide for reinforcement of the block foundations with concrete columns or steel rods or this work was not accomplished during construction, (3) the foundations were not backfilled properly, (4) the exterior basement walls were not waterproofed adequately, and (5) the quantities of Portland cement used in the mortar were not sufficient.

According to the Bureau's Agency Superintendent at Pine Ridge, shortcuts and improper construction methods were used on these projects and adequate supervision was not provided by the HUD construction representative. The HUD construction representative acted as contracting officer, supervisor, and inspector. The tribal housing authority estimates that $91,000 will be required to correct these defects in about 50 units. At the time of our visit to the site in May 1970, the deficiencies had not been corrected although the problem had existed from at least 1966.

On the Navajo Reservation 320 low-rent houses constructed of cinder block were not insulated because the plans and specifications did not call for insulation. These houses, constructed from December 1964 to May 1968, have had heatloss problems. The housing authority has requested HUD to finance an engineering-feasibility study to determine the most reasonable solution to the problems.

Architects designed the homes at the Blackfeet, Pine Ridge, and Navajo Reservations. The designs were reviewed and approved both by the housing authority and by HUD. The housing projects on the Blackfeet and Pine Ridge Reservations were started before HUD and the Bureau entered into the interagency agreement for low-rent housing, under which

the Bureau has certain responsibilities for design and construction. Some of the projects at the Navajo Reservation were started after the interagency agreement became effective.

The lack of design modifications also has adversely affected the quality of some houses. We found instances in which the standard design for mutual-help houses had been used without modifications for local climatic conditions. For example, for three mutual-help projects at reservations in Nevada and Arizona, the standard heating plan was followed and, as a result, undersized heating units were installed. The Bureau's Phoenix area housing officer stated that this problem had resulted from not modifying the standard plans to provide for local climatic conditions.

We also found instances in which, because of defects in the design, the same construction defects had been built into different projects. The design of turnkey and mutual-help housing on the Rosebud Reservation, low-rent housing on the Cheyenne River Reservation, and low-rent housing on the Fort Peck Reservation in Montana allowed the snow to blow in through the exterior air vents and to accumulate in the attics. HUD's Chicago Regional Office estimated that the blowing snow had caused damage of about $7,000 to the housing at the Cheyenne River Reservation in 1965.

Although in 1965 HUD was aware of this attic-vent defect on the Cheyenne River Reservation, in 1966 and 1968 it authorized the design and construction of housing at the Rosebud Reservation which had the same defect. These defects indicate that there is not an adequate system for modifying designs to ensure that defects do not recur.

Incomplete housing projects

Some Indian families are living in new houses in projects which are incomplete or which lack water and sanitation facilities, and some new houses are located in projects which lack roads and streets. Other families have declined to move into the new houses without such supporting facilities. Incomplete housing projects resulted from (1) inadequate planning by, and coordination among, the agencies responsible for ensuring that all facets of the housing projects were completed within the same time frame and (2) a lack of follow-through by the Bureau and HUD to ensure that projects were completed.

At the Rosebud Reservation in April 1970, 10 force account mutual-help houses and 49 turnkey houses did not have water and sanitation facilities. The turnkey houses were occupied initially from November 1968 to April 1970. Of these 49 turnkey houses, 26 had been occupied and 23 had not. According to the Bureau's Area Housing Assistance Officer, delays in providing water and sanitation facilities were due largely to funding problems and difficulties in coordinating an acceptable overall plan whereby the tribe could participate in the funding through a loan from the Economic Development Administration, Department of Commerce. He said that, when this plan did not materialize, other plans had to be made for funding and completing the project through the Indian Health Service. The Indian Health Service stated that the needed sanitation facilities would be provided by the spring or summer of 1971.

HUD, in commenting on a draft of this report, stated that regional-level coordination between HUD and other Federal agencies probably was minimal since the commitment to build the houses had been made in its central office rather than in the field. According to HUD this was not a typical situation but was a result of special efforts to provide immediate housing on the Rosebud Reservation.

The lack of roads and streets for housing projects generally resulted from a lack of coordination either within the Bureau or between the Bureau and other agencies involved. To determine the need for roads and streets for housing projects, the Bureau's roads branch has to coordinate with

the housing branch. In addition, the roads branch has to coordinate with the Federal Highway Administration, Department of Transportation, to obtain approval and funds.

At the Navajo Reservation and at various reservations within the Phoenix area, the Bureau's roads branch has not provided roads or streets in mutual-help projects due to delays in obtaining housing project plans and funds because of the lack of timely coordination with the Federal Highway Administration. The Chief, Branch of Roads, Portland area, told us that improved streets had not been provided in the mutual-help projects at the Swinomish and Yakima Reservations because of inadequate communication and coordination among the Bureau's roads branch, its housing branch, and other Federal agencies.

Also at the Rosebud Reservation, the lack of adequate coordination seemed to be the cause for delays in providing adequate roads and streets for the 400-unit turnkey project. According to a HUD regional official, the tribe initially had agreed to provide roads and streets but later had reneged on its commitment. The Bureau's Area Housing Assistance Officer told us that the Bureau was to assist the tribe in providing adequate access roads or streets to and within the project. In the fall of 1969, we observed that adequate roads and streets had not been provided. According to Bureau field officials, the roads and streets become impassable in the spring. (See photographs on p. 45.) In June 1970 HUD agreed to finance streets for this project.

Houses in several force account mutual-help projects were not finished because the Bureau and/or HUD did not follow through to ensure that all construction had been completed. When the housing authority considers a mutual-help project to be complete and ready for occupancy, the HUD construction representative, accompanied by Bureau and housing authority representatives, makes a final inspection. When the HUD representative considers the units to be safe and livable, HUD issues an inspection memorandum which identifies any incomplete or unsatisfactory items of work. Existing guidelines are not clear, however, as to which agency is responsible for ensuring completion of these items, and, in many cases, the homes are not finished. The Director, Production Division, HUD, informed us that both the Bureau and

HUD felt that it was the other's responsibility. The Bureau's Chief, Division of Housing Assistance, informed us that a joint Bureau-HUD plan or agreement on responsibility was needed.

Conclusions

Design and construction deficiencies and incomplete construction items have resulted in additional costs and accelerating deterioration of houses and have contributed to the lessened possibility of eliminating substandard housing in the 1970's. Further, some Indians, although living in new housing, continue to live in substandard houses.

The design and construction problems identified during our review point out a need to strengthen reviews of housing designs and inspections of construction. Also a need exists to improve coordination among the agencies involved to ensure that all aspects of housing projects are completed.

Recommendations to the Secretary of HUD and the Secretary of the Interior

We recommend that the Secretary of HUD and the Secretary of the Interior

--strengthen the reviews of housing designs to ensure that housing plans adequately consider local climatic conditions,

--place increased emphasis on inspections during construction to reduce construction problems, and

--clearly establish which agency will be responsible for ensuring that known construction defects and incomplete items of construction are corrected on a timely basis.

We recommend also that the Secretary of the Interior coordinate the activities of the various agencies to ensure that roads and water and sanitation facilities are available as soon as the houses are constructed.

Agency comments

In commenting on a draft of this report, the Department of the Interior agreed that there was a need to strengthen reviews of housing design and construction inspections and to improve interagency coordination. HUD stated that it was aware that certain breakdowns in the design and construction process had occurred and that in the past its regional offices had been advised to be alert for such breakdowns. HUD anticipates that its newly established area and regional offices will be more effective because of their relative proximity to, and knowledge of, projects within their jurisdictions.

LENGTHY CONSTRUCTION PERIOD

In terms of the construction time and the number of houses built, the force account mutual-help program has not been as successful as other HUD-assisted programs. We compared projects on reservations within three Bureau areas. The force account mutual-help projects, normally consisting

of 10 to 20 units each, took an average 19 months to construct. In contrast the HUD-assisted low-rent and turnkey projects (including turnkey mutual-help projects), each consisting of many more units, took an average 10 months to construct.

Our analysis of construction starts showed that a new force account mutual-help project generally was not started until the previous project was near completion. This practice is in accordance with HUD guidelines which point out that generally only 10 to 15 units should be constructed concurrently. Therefore an extended construction period results in delays not only in a current project but also in any planned follow-on projects. It results also in additional costs for supervising construction and for replacing building materials that have been damaged by exposure to the weather or that have been lost due to theft and vandalism.

HUD guidelines suggest that force account mutual-help projects be constructed within 1 year. Bureau officials in the Portland area believe that the 1-year period is unreasonable because, under the existing program framework, the participants have to provide the majority of the labor. They indicated, however, that a 1-year period would be reasonable if professional labor and prefabrication were used.

In the three Bureau areas included in our review, the reported construction period for the 40 force account mutual-help projects, involving 686 houses, ranged from 6 months to 44 months and averaged 19 months. Most of these projects involved 10 to 20 units. In contrast the average construction period for the 27 HUD low-rent, turnkey, and turnkey mutual-help projects included in our review was 10 months. The number of units in these 27 projects averaged 44. On the Yakima Reservation, a 30-unit low-rent project was completed in 13 months but the 10-unit force account mutual-help project took 32 months to complete. On the Navajo Reservation the period of construction for 750 units--six turnkey mutual-help, one turnkey low-rent, and 10 conventional low-rent projects--averaged 9.5 months.

As a result of the lengthy construction periods under the force account mutual-help program, program benefits were deferred and costs increased. For example, at the Quinault Reservation, a 20-unit project took 31 months to complete, which delayed the start of a 20-unit follow-on project. Under the mutual-help program, the Bureau provides a project construction superintendent who is responsible for supervising and coordinating construction of the project from the time construction starts until it is completed. Using HUD's guideline of a 1-year con truction period, we estimated that, for the mutual-help projects included in our review, construction supervision costs of $235,000 were incurred after the 1-year period.

At several projects, other building materials deteriorated as a result of exposure to the weather over the long construction period and partially completed houses were vandalized and materials were stolen. At the Rosebud Reservation nearly all the materials for a force account mutual-help house were stolen over a 2-year period. All that remained at the time of our inspection in November 1969 was the foundation, some weather-ruined plywood, and several rafters.

In February 1970 HUD approved the housing authority's request for supplemental funds of $19,000 to complete the 50-unit force account mutual-help project on the Rosebud Reservation. These additional funds were needed primarily for replacing materials lost through theft, vandalism, and damage from the elements during the extended construction period.

The exterior siding on the 10 force account mutual-help houses at the Swinomish Reservation was deteriorating at the time of our inspection due, in part, to exposure to the weather during the lengthy construction period. It was exposed both while awaiting installation and while awaiting painting. HUD estimated that it would cost $10,000 to replace the siding. Also several projects on reservations in the Northwest had been damaged or had lost materials due to theft and vandalism.

According to Bureau and HUD officials, the extended construction periods resulted primarily from the lack of



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Indian participation in construction. In our opinion an inherent weakness in the force acccunt mutual-help program is the assumption that the participants will work continually on the housing project until it is complete and that they have the technical competency to do the work assigned to them. The future owners--the participants--are expected to contribute about 20 hours of labor a week over a 52-week period or until the houses are completed. Many participants, however, have not worked regularly on the housing project through its completion.

Factors cited by Bureau and HUD officials as contributing to the poor participation include (1) inadequate orientation of participants as to their responsibilities, (2) lack of leadership by the Bureau construction superintendents in motivating the participants, (3) conflicts between the construction schedule and the Indians' regular hours of employment, and (4) inability of participants to do the skilled work assigned to them. Another reason cited for the lengthy construction period was the reluctance of the housing authorities to remove from the program on a timely basis those participants who were not actively assisting in the construction of their houses.

We believe that the Bureau could help to alleviate some of these causes for poor participation by more diligently carrying out its responsibilities under the force account mutual-help program. Bureau and HUD guidelines for mutual-help housing indicate that the Bureau is to inform program participants of their duties and responsibilities, provide adequate construction leadership and supervision, organize and coordinate work crews, and ensure that each participant contributes approximately the same number of hours. The Bureau construction superintendent is responsible for construction schedules based on the manpower available for each particular day. He is responsible also for all phases of the work, including supervision and management of the labor force. In addition, the Bureau is to endeavor to formulate training programs to assist the participants in the construction of their houses.

## Conclusions

The force account mutual-help program has not been successful in providing large quantities of new housing for Indians on a timely basis. The program has worked well on only a few reservations. On the basis of experience, it does not seem practicable to expect that all the conditions contributing to the lengthy construction period for mutual-help projects can be eliminated in most Indian communities. Therefore we believe that the force account mutual-help program should be limited to those reservations where it is strongly desired and where there is reasonable assurance that the problems associated with the program can be overcome.

## Recommendations to the Secretary of HUD and the Secretary of the Interior

We recommend that the Secretary of HUD and the Secretary of the Interior use the force account mutual-help program only when it is desired strongly by the Indians, because it has the least potential for timely construction and usually has fewer houses in a project. We recommend also that the Secretary of the Interior ensure that, where houses are constructed under the mutual-help program, the participants are informed adequately of their duties and responsibilities and are provided with sufficient training, supervision, and leadership.

## Agency comments

Both HUD and the Department of the Interior, in commenting on the draft of this report, concurred with our recommendations and informed us that field officials would be advised to deemphasize force account mutual-help projects. HUD informed us that it planned to emphasize using turnkey or competitively bid projects.

APPENDIX I

DESIGN AND CONSTRUCTION DEFECTS AND INCOMPLETE CONSTRUCTION ITEMS AT SELECTED RESERVATIONS

| Reservation | Type of project | Number of units in project (note a) | Brief description (note a) |
|---|---|---|---|
| DESIGN DEFECTS: | | | |
| Pine Ridge | Low rent | 127 | Basement walls were either cracked or bowed in several units. Estimated cost to repair basements in about 50 units and to correct causes was $91,000. |
| Pine Ridge | Housing for elderly | 44 (beds) | Ceiling in boiler room collapsed under weight of fuel tank suspended from ceiling, and undersized sewer lines caused sewer to back up in the kitchen drain. Estimated cost to repair boiler room and sewer lines was $2,850. |
| Rosebud | Mutual help<br>Turnkey | 50<br>400 | Exterior air vents allow snow to enter and accumulate in attic. |
| Cheyenne River | Home for elderly | - | Exterior vent permits snow to enter attic and accumulate and thus cause water damage. Rain gutters were not installed on the building. |
| Cheyenne River | Low rent | 54 | Snow blowing into the houses through the attic vents caused damage of $7,000. |
| Navajo | Low rent | 320 | Cinder block walls which had not been insulated caused heat-loss problems. |
| Navajo | Low rent | 130 | Exterior stucco walls were cracked. Estimated cost to correct was $19,500. |
| Salt River | Mutual help | 15 | Glass panes in french doors starting about 6 inches above the floor, were broken out. Indications of rot in the four corners where the facia boards join under the roof show poor design or faulty material. |
| Hualapai, Arizona | Mutual help | 10 | Inadequate or undersized heating units had to be replaced. About $6,000 was spent to replace the heating units on the Hualapai Reservation. |
| Duck Valley, Nevada-Idaho | do. | 15 | |
| Fort Apache | do. | 16 | |
| Blackfeet | Low rent | 50 | Absence of design details and inadequate construction resulted in: cracks in the outside walls; failure to install an adequate vapor barrier in the attic to prevent condensation from forming in the space above the ceiling; inadequate insulation which allowed ice and frost to form on the inside walls; installation of inadequate heating system in the houses; unstable wind barriers on the front porches; and poor landscaping. Estimated cost to make units habitable amounted to $229,000. |
| Fort Peck | Low rent | 56 | There were design and construction defects, including inadequate insulation, lack of protective hoods over the louvers, and installation of the kitchen vents in the ceiling instead of in the walls. Correcting these defects and installing an adequate drainage system will cost about $43,000. |



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# APPENDIX I

| Reservation | Type of project | Number of units in project (note a) | Brief description (note a) |
|---|---|---|---|
| Yakima | Mutual help | 10 | Sheetrock window casing was deteriorating. Corrective work was estimated at $1,250. |
| Yakima | Mutual help | 10 | Lightweight composition roofing was not adequate. Estimated cost to install heavier roofing was $800 a unit, or $8,000. |
| Swinomish | Mutual help | 10 | There were no gutters, no downspouts, and no vent hookup designed for dryers. Kitchen range placed in front of a window caused a potential fire hazard because of the curtains. |
| Quinault | Housing improvement | 21 | There were insufficient gutters or downspouts, no porch or canopy roof over front and rear doors, and a lack of interior doors. Estimated cost to provide these items at time of construction was $6,200. |
| CONSTRUCTION DEFECTS: | | | |
| Pine Ridge | Low rent | 127 | Siding was loose, corner trim was missing, walls or ceilings were stained due to water leaks, and bathroom basins were not secured in place. Estimated cost to repair was $72,000. |
| Pine Ridge | Home for elderly | 44 (beds) | The cornices were loose and the roof leaked. Estimated cost to repair was $7,900. |
| Pine Ridge | Housing improvement | 124 | Some foundations were not level. |
| Rosebud | Transitional | 375 | In 22 of the 23 transitional homes inspected, the exterior walls were stained improperly. |
| Rosebud | Transitional | 375 | Improperly installed stove pipes caused smoke damage to interior walls. Estimated cost to repair was $25 a unit, or $9,375. |
| Rosebud | Turnkey | 400 | Sewer lines for 14 of the units were installed at back of houses rather than in front where the main sewer is planned. This necessitates reversing the line for each house to hook into the main sewer. |
| Cheyenne River<br>Do. | Mutual help<br>Low rent | 40<br>54 | In seven of 17 houses inspected, settling of the foundations due to inadequate compaction of the backfill caused cracks in the walls and separation of the mopboards and door frames from the floor. |
| Navajo | Low rent | 50 | Since water pipes had not been installed in accordance with plans and specifications, water pipes froze and broke. |
| Fort Peck | Low rent | 56 | In three of the units, inadequate drainage system and improper backfilling of the foundations caused the foundations and floors to settle and crack. |



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APPENDIX I

| Reservation | Type of project | Number of units in project (note a) | Brief description (note a) |
|---|---|---|---|
| Swinomish | Mutual help | 10 | Cabinets did not fit shell or frame of house, closet doors were not hung properly, and floorings were of different thicknesses. |
| Fort Hall, Idaho | Housing improvement | 65 | Floors were spongy because house footings had been set during winter when ground was frozen. |
| INCOMPLETE CONSTRUCTION: | | | |
| Pine Ridge | Low rent | 127 | Paved streets were not provided. Some roads become impassable during the winter. Estimated cost to complete streets, driveways, and drainage on the 400-unit turnkey project at Rosebud was $1,611,000. Estimated cost to provide streets and curbing on the 10-unit Yakima project was $2",000. |
| Rosebud | Mutual help | 40 | |
| Do. | Turnkey | 400 | |
| Do. | Transitional | 375 | |
| Cheyenne River | Mutual help | 40 | |
| Do. | Low rent | 54 | |
| Navajo | Turnkey-Mutual help | 230 | |
| Yakima | do. | 10 | |
| Swinomish | do. | 10 | |
| Rosebud | Turnkey | 400 | As of April 1970, 49 of the turnkey units and 10 of the mutual help units had no water or sanitary facilities. |
| Do. | Mutual help | 50 | |
| Rosebud | Turnkey | 400 | Landscaping and backfill were not complete. Estimated cost to complete was $176,000. |
| Pine Ridge | Low rent | 127 | Floors were spongy because the floor braces had not been nailed in place on the basement ceilings. |
| Rosebud | Turnkey | 400 | Foundations had inadequate backfill. In 10 turnkey units inspected, the floors were spongy because of a failure to backfill the foundation, which, in turn, had caused the foundation to settle. For the transitional units it is estimated that $112,500 will be required to finish backfilling and grading. |
| Do. | Transitional | 375 | |
| Do. | Mutual help | 50 | |
| Yakima | Mutual help | 10 | Several construction items, including interior light fixtures, exterior painting, and window casings and moldings, were still incomplete 18 months after occupancy. |
| Swinomish | Mutual help | 10 | There were several incomplete construction items, including finishing of interior woodwork and drainage. |

[a]The problems explained under the brief description do not always pertain to all the units in the project.

APPENDIX II

# United States Department of the Interior

OFFICE OF THE SECRETARY
WASHINGTON, D.C. 20240

FEB 18 1971

Mr. Joseph P. Rother, Jr.
Assistant Director, Civil Division
United States General Accounting Office
Washington, D.C. 20548

Dear Mr. Rother:

The Department has reviewed with interest the GAO Draft Report, "Review of Progress in Meeting the Objectives of the Indian Housing Program, Department of the Interior, Department of Housing and Urban Development." The report lists certain examples of deficiencies in funding and occupancy experiences. Although important in the overall evaluation, we do not feel these examples alone are evidence that the program is misdirected in its objectives to improve Indian Housing. We believe the solutions and use of subsidized housing program of HUD constitute the most suitable national housing program. Most of the Indian people are poor. To house poor people decently the housing program subsidy was established on a national basis.

We agree with your conclusion concerning the schedule of elimination of substandard housing on Indian reservations will not be achieved without substantial acceleration of the program. Because of our reliance on the national housing program goals and priorities of HUD and its funding, we share in having to defer some of our programs for future accomplishment with other housing needs.

We feel the inclusion of adjacent off-reservation population is not an important factor in determining housing needs. It indicates that many Indians would return to the reservation if decent housing existed. We feel that jobs and reasonable income sufficient to support the home and family are the prime movers of the Indian people in most cases. It has been our experience that migration back to the reservations occurs generally in direct proportion to the availability of jobs. It would be important if jobs and housing could be complementary and occur simultaneously. Should the economy of a reservation improve considerably, the housing inventory would recognize and reflect this need. The present inventory form (copy attached) has recognized all the remaining factors cited by the GAO and provides columns for their inclusion. Certainly, home deterioration is an important factor. Although it has been considered in the past, it has not had the careful consideration it should. We will emphasize this factor when requesting our next inventory.



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APPENDIX II

An annual inventory will be taken using the guidelines established in May 1970. Providing funds are available, we intend to contract with qualified companies or individuals to obtain inventories of housing conditions when necessary. "In-house" capabilities will be used where available and the housing officers will be directed to develop, obtain and maintain accurate data. We have also requested that the Indian Health Service (IHS) survey, HUD 701 Planning statistics and the Bureau of Indian Affairs population figures be obtained and utilized for the annual housing inventory.

We also feel strongly that proper maintenance inspection and followup are necessary and essential to maintaining standard and decent housing. As the report recognizes, many of the occupants are of low or inadequate income. The heavy investment of Federal monies should be protected by adequate maintenance. The 1970 Housing Act recognized this need and authorizes funds for this effort. The BIA field staff in cooperation with the housing authorities can supplement the HUD staff when necessary in making inspection and identifying deficiencies. The responsibility for providing funds rests with HUD. Within the availability of funds, we will continue to supplement training programs of the local housing authorities.

The Bureau of Indian Affairs will be responsible for inspecting and identifying deficiencies in those houses constructed and renovated under the Housing Improvement Program. This will be balanced by continued support for home maintenance and training programs as well as monetary support in those cases where required.

We believe that the design and construction problems identified during your review point out a need to strengthen reviews of housing design and inspections of construction. We also believe that a need exists to improve coordination among the agencies involved to assure that all aspects of housing projects are completed.

We concur in the GAO's recommendation for the force account mutual-help housing projects and will issue instructions to the BIA's Area and Agency Offices that further force account mutual-help projects be discouraged except where there is a strong desire on the part of the local housing authorities for this program and where the local housing authorities will indicate assurance that they will make every effort to see that housing is constructed in a timely manner.

We appreciate the opportunity to have commented on this draft report.

Sincerely yours,

J. J. Hall Jr.

Director of Survey and Review

GAO note: The inventory form cited is not reproduced herein.

APPENDIX III

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
FEDERAL HOUSING ADMINISTRATION
WASHINGTON, D. C. 20411

ASSISTANT SECRETARY-COMMISSIONER

FEB 26 1971

Mr. Victor L. Lowe
Associate Director
United States General Accounting Office
Washington, D. C. 20548

Dear Mr. Lowe:

On behalf of the Secretary, this is in response to your letter of November 19, 1970, which transmitted copies of a proposed report to the Congress on progress in meeting the objective of the Indian housing program.

We have reviewed the proposed report and are attaching this Department's comments for your use in the preparation of the final report.

We appreciate the opportunity to comment on this important subject.

Sincerely yours,

Woodward Kingman
for Eugene A. Gulledge
Assistant Secretary-Commissioner

Attachment

GAO note: HUD's comments have been considered and incorporated in the body of the report.

APPENDIX IV

PRINCIPAL OFFICIALS OF THE

DEPARTMENTS OF THE INTERIOR AND

HOUSING AND URBAN DEVELOPMENT

RESPONSIBLE FOR THE ADMINISTRATION OF

ACTIVITIES DISCUSSED IN THIS REPORT

| | Tenure of office | |
|---|---|---|
| | From | To |
| **DEPARTMENT OF THE INTERIOR** | | |
| SECRETARY OF THE INTERIOR: | | |
| Rogers C.B. Morton | Jan. 1971 | Present |
| Fred J. Russell (acting) | Nov. 1970 | Dec. 1970 |
| Walter J. Hickel | Jan. 1969 | Nov. 1970 |
| Stewart L. Udall | Jan. 1961 | Jan. 1969 |
| ASSISTANT SECRETARY OF THE INTERIOR (PUBLIC LAND MANAGEMENT): | | |
| Harrison Loesch | Apr. 1969 | Present |
| Vacant | Jan. 1969 | Apr. 1969 |
| Harry R. Anderson | July 1965 | Jan. 1969 |
| COMMISSIONER OF INDIAN AFFAIRS: | | |
| Louis R. Bruce | Aug. 1969 | Present |
| T.W. Taylor (acting) | June 1969 | Aug. 1969 |
| Robert L. Bennett | Apr. 1966 | May 1969 |
| Philleo Nash | Sept. 1961 | Mar. 1966 |
| **DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT** | | |
| SECRETARY OF HOUSING AND URBAN DEVELOPMENT (formerly Administrator, Housing and Home Finance Agency): | | |
| George W. Romney | Jan. 1969 | Present |
| Robert C. Wood | Jan. 1969 | Jan. 1969 |
| Robert C. Weaver | Feb. 1961 | Dec. 1968 |

APPENDIX IV

| | Tenure of office From | | To | |
|---|---|---|---|---|
| DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (continued) | | | | |
| ASSISTANT SECRETARY FOR RENEWAL AND HOUSING MANAGEMENT: | | | | |
| Norman V. Watson (acting) | July | 1970 | Present | |
| Lawrence M. Cox | Mar. | 1969 | July | 1970 |
| Howard J. Wharton (acting) | Feb. | 1969 | July | 1970 |
| Don Hummel | July | 1966 | Feb. | 1969 |
| ASSISTANT SECRETARY FOR HOUSING PRODUCTION AND MORTGAGE CREDIT AND FEDERAL HOUSING COMMISSIONER: | | | | |
| Eugene A. Gulledge | Nov. | 1969 | Present | |



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U.S. General Accounting Office,
Resources and Economic Development Division,
*Washington, D.C., September 24, 1974.*

B-118718.

The Honorable the Secretary of Housing and Urban Development.

Dear Mr. Secretary: GAO has completed a survey of the Federal efforts in Alaska to meet the national housing objectives of providing "a decent home and a suitable living environment for every American family," as expressed in the United States Housing Act of 1949 (42 U.S.C. 1441).

Our work indicates that:

More and better quality housing is needed in rural Alaska villages.

Existing Federal and State housing programs are making slow progress toward meeting this need.

Certain Department of Housing and Urban Development (HUD) regulations for public housing inhibit, rather than encourage, achieving the national housing goal in Alaska.

Opportunities exist for greatly reducing the cost of housing constructed under HUD-subsidized programs in Alaska.

Rural Alaska has many unique problems that limit the progress of current housing programs. Therefore, we are recommending—for use in Alaska only—several alternate approaches for your consideration which might accelerate progress under HUD programs in meeting housing needs in rural Alaska.

Our review included obtaining information on housing needs and housing produced by Federal and State programs in rural Alaska. We made our review at the HUD regional and area offices in Seattle, Washington; at HUD headquarters; in Washington, D.C. at the Alaska State Housing Authority (ASHA) in Anchorage, Alaska; and at various villages in Alaska.

We also obtained information at three other Federal agencies—the Veterans Administration (VA); Bureau of Indian Affairs (BIA), Department of the Interior; and Farmers Home Administration, Department of Agriculture. We examined pertinent legislation, policies, and procedures of the four Federal agencies. We also interviewed Federal agency and ASHA officials.

## ALASKA HOUSING NEEDS

ASHA studies show that the average quality of Alaska housing ranks among the poorest in the Nation. Although deficient housing may be found in all parts of Alaska, extremely poor housing is found primarily in rural villages.

In 1971 ASHA conducted a study of Alaska housing needs, which was partially financed with HUD comprehensive planning grant funds.

This study showed that the immediate need was for existing substandard housing in rural and semiurban areas to be replaced or renovated. Additional housing needed to accommodate estimated population growth to 1976 was projected principally to the State's urban census divisions, as shown in the following schedule.

| Census divisions | Existing units | Replacement units needed | Percent of existing units | Additional units needed to 1976 | Total new units needed to 1976 |
|---|---|---|---|---|---|
| Urban | 57,883 | 8,506 | 14.7 | 11,510 | 20,016 |
| Semiurban | 17,169 | 3,925 | 22.9 | 1,630 | 5,555 |
| Rural | 13,291 | 7,077 | 53.2 | 1,530 | 8,607 |
| Total | 88,343 | 19,508 | 22.1 | 14,670 | 34,178 |

The 1971 study showed that housing conditions in Alaska were worse than in other States because, among other factors, housing in Alaska was more crowded and houses had fewer rooms in each unit. The percentage of housing units lacking some or all plumbing facilities is 2.4 times greater than that of other States. Although various U.S. Census Bureau indexes show that housing is of lower quality in Alaska than in the rest of the Nation, the median value of Alaskan housing units is 34 percent greater than the national median and the median cost of Alaskan rental housing is nearly twice the national median.

Housing conditions for about 58,000 Alaskans living in remote villages are much poorer than for those living in urban areas. For example, 41 percent of the rural units have more than one person per room compared to 13 percent of the urban units. The percent of rural units lacking some or all plumbing facilities is 14 times greater than that of urban units. About 53 percent of the rural units needed to be replaced or renovated compared with about 15 percent of the urban units. In one rural census division, 635 (93 percent) of 683 units needed to be replaced or renovated. The median value of housing units in 12 of 17 rural census divisions was less than $5,000 a unit compared with $31,900 for homes in the urban Anchorage census division.

## PROGRESS BY FEDERAL AND STATE HOUSING PROGRAMS IN ALASKA

HUD has primary responsibility for administering the Housing Act of 1949 which declares a national goal of a decent home and a suitable living environment for every American family. In September 1973 the President reaffirmed to the Congress his intent of pursuing this national goal.

The 1971 study said that 6,000 units of new Federal housing had been committed for remote villages over a 5-year period. A HUD official told us, however, that the only specific commitment HUD had made to Alaska was for 1,200 units for 1972. During fiscal years 1972 and 1973, HUD-subsidized programs produced only 25 housing units in rural Alaska. For the same period, all other Federal and State housing programs produced 91 additional housing units in rural Alaska.

HUD officials told us that, to meet rural Alaskan family customs and lifestyles, housing programs in rural areas must provide (1) single-family units and (2) homeownership opportunities.

In addition to HUD's subsidizing and insuring housing in Alaska, the VA, BIA, the Farmers Home Administration, and ASHA provide and insure housing in Alaska.

Although federally insured and direct home loan programs appear adequate to meet the needs of middle- and upper-income groups in Alaska's urban areas, these programs and federally subsidized housing programs have had limited impact in meeting the housing needs in rural Alaska, as discussed below.

*Insured and direct home loan programs*

Federal efforts to meet additional housing needs for middle- and upper-income groups in urban Alaska census divisions have been primarily through federally insured and direct loan programs of HUD's Federal Housing Administration (FHA) and the VA. During calendar years 1969 through 1973, FHA and VA insured a combined average of 1,879 home loans a year for new and used houses in Alaska. Officials of these agencies said about 90 percent of these insured loans were made in urban areas and that very few loans were made in rural areas. The officials said also that more home-financing funds were becoming available in the urban areas and that additional housing to meet population growth requirements in the urban areas could be met by existing commercial or federally insured financing programs. They said that the lack of financial institutions in rural Alaskan communities restricted using these programs for otherwise eligible rural residents.

*Subsidized housing programs*

Federally subsidized housing programs for low-income families in Alaska have been available through HUD, BIA, and the Farmers Home Administration. In addition, ASHA has provided partially subsidized housing units in remote areas. The various Federal and State programs produced a total of 2,520 subsidized units from 1969 through 1973. However, as the 1971 ASHA study shows this level of production was far below that required to meet the need for replacement and additional housing units in Alaska.

The following table shows the general location of subsidized housing produced in Alaska during the 5-year period 1969–73.

| | Fiscal year— | | | | | | |
|---|---|---|---|---|---|---|---|
| | 1969 | 1970 | 1971 | 1972 | 1973 | Total | Average |
| Urban [1] | 127 | 139 | 247 | 317 | 492 | 1,322 | 264 |
| Semiurban [2] | | 37 | 13 | 28 | 10 | 88 | 18 |
| Rural [3] | 177 | 400 | 417 | 48 | 68 | 1,110 | 222 |
| Total | 304 | 576 | 677 | 393 | 570 | 2,520 | 504 |

[1] Census divisions with communities over 5,000 population.
[2] Census divisions with communities over 1,000 population.
[3] Census divisions with a community of 1,000 or less.

As shown in the schedule on page 98, the estimated total new housing needed in Alaska by 1976 for urban, semiurban, and rural areas is 20,016, 5,555, and 8,607 units, respectively. Of the 1,322 subsidized housing units produced in urban areas from 1969 through 1973, 1,210, or 92 percent, were provided under HUD's section 235 and 236 programs. HUD's public housing program provided the rest.

The public housing program provided 36 housing units (all in 1970) of the 88 produced in semiurban areas. The remaining 52 were provided through the Farmers Home Administration home loans with partially subsidized interest under section 502 of the Housing Act.

Of the 1,110 units produced in rural areas, 798 were provided under HUD's homeownership programs, 201 were provided under BIA's Housing Improvement Program, and 111 were provided under ASHA's Remote Housing Program. A brief description of the various housing programs in rural Alaska follows.

In rural Alaska HUD has used both the mutual-help[1] and Turnkey III[2] programs for providing public housing units. In 1966 the Congress authorized $10 million for the Remote Housing Program, to permit HUD to make loans and grants to Alaska for providing housing and homeownership opportunities in rural Alaska. The Congress appropriated $1 million for each of two fiscal years, 1968 and 1969, and 335 new homes were constructed.

Alaska provided additional funds to continue the Remote Housing Program and supported the construction of 111 units in fiscal year 1971 and 101 units in fiscal year 1974. An ASHA official told us that continuation of the program was contingent on voter passage of additional bonding authority or a State legislative appropriation.

In 1970 HUD administratively established the Village Housing Program to replace the federally supported Remote Housing Program. The Village Housing Program also used the mutual-help method for providing housing units.

HUD officials told us that the mutual-help program has not been used recently in Alaska, since construction of some projects under this program have taken 2 or 3 years. The mutual-help program was last used by HUD for providing units in 1971. Using the Turnkey III program resulted in the construction of only 25 units during 1972 and 1973. Subsequently, public housing units have not been constructed in rural Alaska because proposed projects cannot meet HUD's financial feasibility requirements.

BIA's Housing Improvement Program is a mutual-help program that provides for direct grants to Indian and Alaska Native families for both new and renovated housing. New construction is usually provided only in isolated or remote areas, such as Alaska. During fiscal years 1969–73, 201 units were completed in rural Alaska and BIA had 138 additional units under construction as of July 1, 1973.

The following table shows the production of subsidized housing units in Alaska under each agency's program(s) for the 5-year period 1969–73.

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[1] Homeownership program for use on Indian reservations and in remote areas in which a participant earns equity credit toward homeownership through equity earned by providing labor in constructing the unit, self-maintenance, and monthly payments.

[2] A program that enables low-income families to acquire homes under a lease-purchase agreement with a local housing authority if they maintain their homes, make the required monthly payments, and remain in the homes for about 25 years. Participants in this program do not help construct the housing unit.

| Agency and program | Fiscal year— 1969 | 1970 | 1971 | 1972 | 1973 | Total |
|---|---|---|---|---|---|---|
| HUD: | | | | | | |
| Public housing: | | | | | | |
| Conventional rental | 88 | 60 | | | | 148 |
| Homeownership: | | | | | | |
| Village housing | | | 200 | | | 200 |
| Turnkey III | | 188 | 50 | 25 | | 263 |
| Remote housing | 159 | 176 | | | | 335 |
| FHA: | | | | | | |
| Sec. 235 | 39 | 115 | 247 | 264 | 88 | 753 |
| Sec. 236 | | | | 53 | 404 | 457 |
| BIA: Housing improvement | 18 | 36 | 56 | 23 | 68 | 201 |
| Farmers Home Administration: Sec. 502 (interest credit) | | 1 | 13 | 28 | 10 | 52 |
| ASHA: Remote housing | | | 111 | | | 111 |
| Total | 304 | 576 | 677 | 393 | 570 | 2,520 |

The Housing and Community Development Act of 1974, dated August 22, 1974, provides that at least $15 million of authorized funds for fiscal year 1975 must be set aside for housing Indian families and Alaska Natives. During fiscal year 1975 HUD plans to allocate, nationwide, 7,500 units for Indian and Alaska Native communities. A HUD headquarters official told us, however, that these housing units would be subject to the financial feasibility requirements that are discussed below.

## FINANCIAL FEASIBILITY REQUIREMENTS LIMIT CONSTRUCTION OF HOUSING IN RURAL ALASKA

HUD's public housing program has had a limited impact in providing new housing in rural Alaska because of HUD's financial feasibility requirements HUD requires that, to be approved for development, proposed projects meet its financial feasibility requirements. For a project to be financially feasible, the project application must demonstrate that the selected home-buyer families can make payments which will average at least 10 percent over the sum of monthly operating expenses and amounts credited to home-buyers' equity accounts. The project application provides income data for those families living within the community that currently qualify for public housing. Generally, the extremely high costs of operating homes in remote Alaskan communities, due primarily to high utility costs, have resulted in most proposed project's being unable to meet the financial feasibility requirements. Monthly operating costs for some projects in rural Alaska average about $120 compared with $60, nationwide.

As of January 5, 1973, HUD had received requests to provide 1,507 units of public housing in remote villages. Program reservations[3] and preliminary loans had been issued for 1,031 units, however, application processing for these units was suspended because the units could not meet the financial feasibility requirements. HUD deferred processing the request for the other 476 units pending settlement of the operational solvency problem. HUD regulations requiring new housing projects to have the potential to be operationally solvent have prevented, and in our opinion, unless waived or modified, will

[3] HUD's agreements to enter into a new or amended preliminary loan contract or annual contributions contract to permit a local housing authority to acquire housing units.

continue to prevent, HUD's developing adequate housing in rural Alaska.

Before May 1974, monthly payments (including utilities) paid by families in HUD-supported public housing could not exceed 25 percent of the families' adjusted income. In May 1974, HUD's Office of General Counsel issued an opinion relating to the 25-percent limitation that may lead to many of the proposed mutual-help project's being considered financially feasible. This decision provided that utilities and certain other expenses could be excluded in determining whether mutual-help program participant's monthly payments exceeded the 25-percent limitation. Subsequently, the Housing and Community Development Act of 1974 made it clear that the 25-percent limitation is not applicable to mutual-help housing. Although this change may allow some mutual-help program projects to meet HUD's financial feasibility requirements, it will require the mutual-help program participants to pay more than 25 percent of their adjusted family income for housing.

One factor which directly influences financial feasibility of a proposed project is the established maximum income limits. The Housing Act provides that each local housing authority, such as ASHA, establish, subject to HUD approval, maximum income limits for families seeking admission to public housing. Families whose incomes exceed these limits must seek adequate housing through other means, such as conventional bank financing, or through other programs using bank financing, such as the VA- or FHA-insured loan programs. In most rural Alaskan villages, however, bank sources of financing are virtually nonexistent. As a result, those families with incomes too high to qualify for the limited public housing remain in substandard housing.

On the other hand families with incomes low enough to qualify for public housing also remain in substandard housing because public housing is not being provided, primarily because of HUD's financial feasibility requirements.

For example, in 1972 the village of Kotzebue applied through ASHA for 100 units under HUD's Turnkey III program. HUD denied the application because the proposed project would not meet the operational solvency requirement; that is, the average monthly payment the project families could afford to pay was not even enough to cover monthly operational costs. The estimated monthly operational cost for each Kotzebue unit was $128. The average monthly payment which all eligible families could pay was about $50. Thus a monthly operating subsidy averaging $78 a unit would have been required to support the project.

We found that about 140 of the 302 families in Kotzebue had incomes too high to qualify for public housing, although they were currently living in substandard housing. About 87 of these families had expressed a willingness to live in public housing.

By raising maximum income limits, local housing authorities in Alaska could provide a chance for an increased number of families to live in safe, sanitary, and decent housing. Also this could assist local housing authorities in meeting HUD's financial feasibility requirements. We recognize, however, that this approach may still require Federal subsidies in order for a housing project to be financially solvent. An additional factor to consider is that, if a limited number of

units were to be constructed, families with the lowest incomes could be denied housing in order to house families which could pay higher rents.

### HIGH CONSTRUCTION COSTS IN ALASKA

High construction costs are another factor limiting housing production in remote villages. Housing unit costs in Alaska varied greatly between projects, depending on the method of construction used and the specifications of the individual units. Although construction conditions in Alaska are unique and difficult because of climate and transportation problems, it appears that construction costs can be reduced.

Unlike other areas of the United States, Alaskan rural areas are faced with certain construction conditions, such as (1) a 3-month-long construction season in certain northern climates, (2) a lack of skilled construction workers and developers, and (3) a production system used in other parts of the United States that is inappropriate in Alaska because villages are isolated. The geographic and climatic settings of rural Alaskan villages are unique because many villages are on flood plains, permafrost, muskeg, steep terrains, or rocky hillsides. All the northern and western villages face extremely severe winters and chill factors as low as minus 95°. Construction materials for most remote villages must be transported by air or barge during limited seasonal periods.

The following schedule shows some of the wide variations in reported housing unit construction costs in rural Alaska noted during our survey.

| Project location | Number of units | Year completed | Construction method | Total development cost per unit |
|---|---|---|---|---|
| Bethel | 188 | 1970 | Turnkey III | $29,277 |
| Nome | 50 | 1971 | do | 28,679 |
| Metlakatla | 25 | 1973 | do | 28,599 |
| Saxman | 20 | 1974 | do | 55,353 |
| Hoonah | 35 | 1974 | do | 51,658 |
| Kwethluk | 30 | 1973 | Mutual-help (HUD) | 12,475 |
| Dot Lake | 7 | 1971 | Mutual-help (BIA) | 13,407 |
| Diomede | 18 | 1974 | do | 16,500 |

*Construction method*

Construction costs in rural Alaska have been much lower under the mutual-help program approach than under the Turnkey III program approach. Housing units completed under HUD's mutual-help program generally cost less than $18,000, and units constructed under the BIA housing improvement program (also a mutual-help program) cost less than $16,500.

According to HUD area office officials, Turnkey III projects in rural Alaska have been delayed or not approved because of high construction costs. One project to construct 200 units in southeast Alaska at an estimated unit cost of $67,000 had been delayed while HUD negotiated a lower production cost. HUD did not approve another project because the lowest bid exceeded $80,000 a unit.

About 847 of the 1,110 units of low-income housing produced in Alaskan rural areas during the 5-year period 1969–73 were produced by the mutual-help program construction method and cost much less than units produced under the Turnkey III program.

*Specification of units*

All the Federal and State programs have the objective of constructing safe, sanitary, and decent housing. However, what constitutes safe, sanitary, and decent housing varies somewhat among agencies and is reflected in the unit construction cost. For example, in 1972 HUD approved construction of 160 housing units in southeast Alaska under the Turnkey III program at an estimated unit cost of $55,000. ASHA officials told us they had recently constructed 101 units in 13 rural villages for an average unit cost of about $28,000.

The high cost of housing produced under HUD's Turnkey III program can be attributed, in part, to the size of units needed to comply with HUD minimum property standards. Turnkey III program housing units average about 1,050 square feet compared with about 670 square feet for BIA housing units. Various HUD officials told us that BIA units provided adequate housing and, because of their smaller size, cost less to operate. These officials also told us that they believed HUD's minimum property standards relating to unit size should be waived for housing units in rural Alaska.

In July 1974, HUD and BIA jointly submitted a proposal to the Office of Management and Budget whereby HUD would provide funds for BIA to construct 500 housing units in rural Alaska. This proposal provided for constructing the BIA type housing units. Both HUD and BIA considered the BIA units to be acceptable and appropriate for rural Alaska. The Office of Management and Budget approved this proposal in July 1974.

## CONCLUSIONS

Housing production in rural Alaska in recent years has been limited even though many families continue to live in substandard housing. Various factors have contributed to the limited production in rural Alaska, including (1) severe climatic conditions, (2) transportation problems, (3) isolated village locations, (4) high construction costs, and (5) certain program requirements.

HUD's public housing program, under the current project financial feasibility requirements, will not be able to serve additional low-income families in rural Alaska. To achieve any meaningful production under the current program, HUD will have to either waive or modify its financial feasibility requirements. As pointed out, certain program changes have been made affecting this requirement as it relates to the mutual-help program.

HUD could also have ASHA and other local housing authorities raise income eligibility limits to allow more rural villagers the opportunity to live in adequate housing. If HUD does not waive its financial feasibility requirements, raising the income eligibility limits could increase the chances of a project's meeting the requirements and could reduce a project's dependence on operating subsidies for financial solvency.

We noted wide variations in the housing unit construction costs under the various methods and programs. We believe opportunities exist to greatly reduce housing construction costs in Alaska, but these may require (1) waiver of HUD minimum property standards or (2) greater use of the mutual-help program.

RECOMMENDATIONS

We believe that, because of the many barriers to producing housing under the current programs in rural Alaska, certain administrative changes must be made if families in rural Alaska are to be provided with safe, sanitary, and decent housing. Listed below are several alternatives for your consideration which, individually or collectively, may accelerate the progress made in meeting the housing needs of families in rural Alaska.

We recommend that you consider the following alternatives in developing a viable program for meeting housing needs in rural Alaska:

1. Eliminate financial feasibility criteria as a basis for HUD's supporting the development of public housing projects in rural Alaska. This would probably result in a requirement for operating subsidies for the units.

2. Have ASHA or the appropriate local housing authority increase the income eligibility requirements to permit more families to enter public housing projects. This could increase rental income and reduce the local housing authority's dependence on operating subsidies. It could also create a situation where families with higher incomes could be housed instead of those with lower incomes.

3. Under current programs, such as mutual-help programs, develop a housing unit specifically suited to rural Alaska, which could be constructed at a reasonable cost. This may require waiving HUD's minimum property standards and providing operating subsidies for financial solvency.

We shall appreciate your views on these alternatives and being advised of any action you take, or plan to take, and on any alternative that HUD is considering for providing housing in rural Alaska. We appreciate the cooperation given our representatives during this survey and shall be pleased to discuss any of the above matters with you or members of your staff.

As you know, section 236 of the Legislative Reorganization Act of 1970 requires the head of a Federal agency to submit a written statement on actions he has taken on our recommendations to the House and Senate Committees on Government Operations not later than 60 days after the date of the report and the House and Senate Committees on Appropriations with the agency's first request for appropriations made more than 60 days after the date of the report.

We are sending copies of this report to your Inspector General, Assistant Secretary for Housing Management, and Assistant Secretary for Housing Production and Mortgage Credit. We are also sending copies to the Director, Office of Management and Budget; the Secretary of Agriculture; the Secretary of the Interior; the Chairmen of the House and Senate Committees on Appropriations and Government Operations; the Chairman of the House Committee on Banking and Currency; and the Chairman of the Senate Committee on Banking, Housing, and Urban Affairs.

Sincerely yours,

HENRY ESCHWEGE,
*Director.*



49-306 O - 75 - 8

Hon. CHET HOLIFIELD,
*Chairman, Committee on Government Operations,*
*House of Representatives,*
*Washington, D.C.*

DEAR MR. CHAIRMAN: Pursuant to Section 236 of the Legislation Reorganization Act of 1970, I am hereby providing our comments on the report (B-118718) of the Comptroller General of the United States concerning HUD housing assistance in rural areas of Alaska.

At the outset it should be stated that the Office of Management and Budget has charged the Bureau of Indian Affairs (BIA) in the Department of Interior with the responsibility for formulating recommendations concerning the best way for the Federal Government to provide housing assistance in Indian areas, including Alaska. The BIA's study is underway. Meanwhile, the special program for the construction of 500 homes in Alaskan Native Villages, as noted in the GAO report, is now being implemented. This special program was devised because of problems connected with use of the regular public housing program in rural Alaska: extremely high development costs and financial feasibility and operating subsidy problems resulting from the very low incomes of the Native families and the very high cost of operations, particularly utilities.

The special program, devised and approved prior to passage of the Housing and Community Development Act of 1974 (HCD Act), is considered an experimental program and hopefully will provide us with valuable information on better means of providing housing assistance in rural Alaska. It is a cooperative effort among HUD, BIA, and the Indian Health Services (IHS) of HEW with the following basic features:

(1) It is a mutual-help homeownership program, with the mutual-help component being the land contribution of the Natives.

(2) HUD under the public housing program provides construction funds to the Native housing authorities; BIA provides technical management for construction to be done by paid Native laborers; IHS will provide water and sanitation systems.

(3) A 672 square foot house plan, adapted from the single-family house plan used by the BIA in rural Alaska under its Housing Improvement Program, will be used. While the house plan is below HUD Minimum Property Standards, it is apparently, based on BIA experience, quite acceptable to the Native families; it is of a considerably higher standard than the housing occupied at present; it has been adapted to the climactic, cultural and economic situation of the villages; and the HUD-assisted total development cost per unit is expected to range between $25,000 and $30,000, approximately half of the $60,000 HUD-assisted average total development cost per unit which we recently reluctantly approved under the public housing program for projects in the Tlingit-Haida region of southeast Asia.

(4) Since BIA will be performing most of the administrative duties of the Native housing authorities, operating subsidies will be minimized.

In its report, the GAO made three recommendations for developing a viable program for meeting housing needs in rural Alaska: (1) eliminate the financial feasibility test for proposed public housing projects,

(2) increase the income eligibility limits for admission, and (3) develop a housing unit specifically suited to the locale which could be constructed at a reasonable cost and which would necessitate waiving the Minimum Property Standards.

Determination of financial feasibility is no longer a problem in view of provisions of the recently enacted HCD Act. Section 5(c) of the United States Housing Act of 1973 (USH Act), as amended by section 201(a) of the HCD Act, reserves at least $15,000,000 per year for fiscal 1975 and 1976 in annual contributions contract authority for housing in Indian areas, including Alaska, and specifically provides that the annual contributions "shall, notwithstanding any other provision of this Act, be equal to the difference between the sum of the total debt service payment plus approved operating costs, and the rental payments that tenants are required to make under section 3(1) of this Act." This, of course, will require the payment of operating subsidies, but other new statutory provisions will lessen the amount: the minimum rent provision of section 3(1) of the USH Act, as amended by section 201(a) of the HCD Act, and Section 203 of the HCD Act which exempts mutual-help projects from the provisions of section 3(1) of the USH Act, thereby allowing establishment of special schedules of required payments without adherence to the maximum specified for other public housing projects.

We agree with the recommendation that local housing authorities operating in rural Alaska increase their maximum income limits for admission. Procedures were sent to our field offices in December 1973, for their use in assisting housing authorities in Indian areas to establish higher maximum admission limits. The HCD Act further buttressed this position.

With regard to the third recommendation, a modest house specifically designed for rural Alaska which can be constructed as a reasonable cost is being utilized as discussed above in the special program now underway.

An identical letter has been sent to Senator Sam Ervin, Jr., Chairman of the Senate Committee on Government Operations.

Sincerely yours,

JAMES L. MITCHELL.

U.S. General Accounting Office,
Resources and Economic Development Division,
*Washington, D.C., October 4, 1974.*

B-114868.

The Honorable the Secretary of Housing and Urban Development.

Dear Mr. Secretary: GAO has completed a survey of the Department of Housing and Urban Development's (HUD) low-rent public housing program at two Indian housing authorities (IHAs) and at HUD's Los Angeles, California, area office. The survey was made to determine the effectiveness of these IHAs in managing their low-rent housing projects and the effectiveness of the area office's monitoring of the IHAs' activities.

We made our survey at the Navajo Housing Authority (NHA), Window Rock, Arizona; Gila River Housing Authority (GRHA), Sacaton, Arizona; and the Los Angeles area office. We examined financial and statistical records at these locations and interviewed IHA and HUD area office officials. In addition, we reviewed financial audit reports that the Department of the Interior issued relating to IHAs during the period July 1, 1972, to June 20, 1974.

The two IHAs had not properly followed Federal legislation requiring that (1) tenants' rents be limited to 25 percent of their adjusted incomes, (2) IHAs admit into low-rent projects only families whose incomes were within approved limits, and (3) families whose incomes exceed the income limit for continued occupancy be charged increased rents consistent with their increased incomes. We identified other management weaknesses which included (1) accounting records were improperly maintained, (2) NHA employees were occupying housing units, contrary to HUD regulations, and (3) NHA had spent modernization funds for ineligible items despite HUD's advising that the items were ineligible.

HUD has not adequately monitored IHAs' operations to insure efficient management. Furthermore, even when HUD's Los Angeles area office officials were aware of statutory violations and management weaknesses at the two IHAs, they did little to correct the problems. Many of the deficiencies at NHA and GRHA discussed in this report were also identified in Interior audit reports on other IHAs.

We believe that IHAs' management problems require HUD's and IHAs' increased attention if the low-rent public housing programs are to be administered effectively and efficiently and according to Federal law.

## BACKGROUND

The United States Housing Act of 1937, as amended (42 U.S.C. 1401), authorizes HUD to conduct a low-rent public housing program on Indian reservations. Under this program decent, safe, and sanitary houses are to be made available to low-income families at rents within their financial reach. IHAs own and operate the housing projects and are primarily responsible for administering the projects.



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HUD programs used on Indian reservations include conventional low-rent, mutual-help (homeownership), Turnkey III (homeownership), and modernization of low-rent housing units. A description of these programs is included as the enclosure.

HUD is responsible for all aspects of planning and developing low-rent housing on Indian reservations. HUD regional and area offices are responsible for reviewing the administration of housing projects to determine whether they are being operated and maintained in conformance with statutory requirements and in a manner which promotes efficiency, economy, and serviceability.

HUD gives IHAs financial assistance by making loans for developing new housing projects and by making annual contributions pursuant to contracts with IHAs. Annual contributions are for (1) paying the principal and interest on bonds and notes IHAs sold to the public or, in some cases, to HUD to obtain funds for developing the projects and (2) paying operating subsidies.

As of June 30, 1973, there were about 15,500 housing units being managed by 128 IHAs. NHA and GRHA were managing the following units:

| Housing authority | Number of units | | | |
|---|---|---|---|---|
| | Conventional low rent | Homeownership | | Total |
| | | Mutual help | Turnkey III | |
| NHA | 780 | 365 | ..... | 1,145 |
| GRHA | 20 | 53 | 50 | 123 |
| Total | 800 | 418 | 50 | 1,268 |

As of June 30, 1973, the two IHAs had a total of 832 additional units in the planning or construction stage.

| Housing authority | Conventional low rent | Mutual help home-ownership | Total |
|---|---|---|---|
| NHA: | | | |
| Planning | 40 | 580 | 620 |
| Construction | ..... | 110 | 110 |
| GRHA: | | | |
| Planning | 22 | ..... | 22 |
| Construction | 80 | ..... | 80 |
| Total | 142 | 690 | 832 |

## RENTS CHARGED PUBLIC HOUSING TENANTS EXCEEDED STATUTORY LIMITATION

Beginning in December 1969, a series of amendments to the Housing Act of 1937 were enacted that are commonly referred to as the Brooke amendments. Brooke amendment I, enacted in December 1969 (83 Stat. 379, 389), provided that tenants in low-rent public housing not pay rent of more than 25 percent of their net incomes, as defined by the Secretary of HUD. The statute was to become effective within 90 days after its passage.

Brooke amendment II, enacted in December 1970 (84 Stat. 1770, 1778), legislatively defined income for rent purposes and continued the

25-percent limitation. Brooke amendment II was to become effective on the first reexamination of family income after March 24, 1971.

Brooke amendment III, enacted in December 1971 (85 Stat. 775, 776), required housing authorities to apply the 25-percent limitation to welfare tenants. Brooke amendment III became effective on December 22, 1971.

The Housing and Community Development Act of 1974, dated August 22, 1974, revised the definition of income for rent purposes and continued the 25-percent limitation.

*Navajo Housing Authority*

When we visited the NHA in August 1973, it had not followed the Brooke amendments. We examined rent records for 50 tenants occupying NHA low-rent public housing units during 1973. Rent records for 8 of the 50 tenants did not show family incomes needed to determine compliance with the Brooke amendments. Of the remaining 42 tenants, 9 were paying rents higher than allowed under the Brooke amendments. The excess rent being paid by these tenants totaled $134 monthly and ranged from $2 to $38.

NHA used a fixed-rent schedule based on unit size to determine rental payments rather than computed rents for each tenant to insure compliance with the Brooke amendments. NHA project managers cited various reasons for not following the Brooke amendments, including:

1. Lack of information and training on how to follow the Brooke amendments.
2. Following the amendments could result in some tenants paying no rent, and no Federal subsidies were available to offset rental loss.

We told the NHA executive director that the Brooke amendments should be followed. On September 10, 1973, the NHA Board of Commissioners adopted a resolution to insure that no tenants would pay more than required under the Brooke amendments. The NHA executive director told us in September 1973 that the rents of all tenants would be set to comply with the 25-percent limitation by November 30, 1973. A HUD area office official visited NHA in February 1974 and reported, in a trip report dated February 28, 1974, that NHA had adopted procedures to comply with the 25-percent limitation. This official told us in August 1974 that NHA had properly applied the 25-percent limitation to rents being paid by all tenants.

*Gila River Housing Authority*

HUD officials visited GRHA in April 1973 and instructed it to establish rents to comply with the Brooke amendments. GRHA officials agreed to follow the amendments after May 1, 1973.

The rent records of the 104 tenants occupying GRHA housing units as of August 28, 1973, showed that (1) GRHA had properly applied the 25-percent limitation in setting rents for the 16 tenants admitted after May 1, 1973, and (2) GRHA had failed to apply the 25-percent limitation for tenants in occupancy before May 1, 1973. Of the 104 tenants, 46 were paying rents in excess of the statutory limitation. The excess rents being paid by these tenants totaled about $1,450 monthly and ranged from $1 to $94.

When we visited GHRA in September 1973, it was selecting an executive director to replace the acting executive director who had served in that capacity since May 1, 1973. The acting executive director told us that GRHA planned to establish rents for all tenants in compliance with the 25-percent statutory limitation.

## IMPROVEMENT NEEDED IN DETERMINING ELIGIBILITY OF TENANTS IN PUBLIC HOUSING

The Housing Act of 1937, as amended, requires local housing authorities, such as NHA and GRHA, to admit families into low-rent projects only after certifying that each family was admitted according to the authorities' regulations and approved income limits. The act also provides that, once admitted, a family whose income increases beyond the continued-occupancy levels established by the local housing authority may remain in public housing if (1) the local housing authority determines that the family is unable to find housing within its financial reach and (2) the family pays an increased rent consistent with its increased income.[1]

*Navajo Housing Authority*

NHA had no written guidelines for selecting tenants but, according to various NHA officials, selected tenants on a first-come-first-served basis and gave major consideration to the size of the family and little or no consideration to income. Various NHA officials told us that families whose incomes had exceeded NHA's admission income limits had been given housing. A HUD area office official visited NHA in February 1973 and reported that overincome families were being admitted to low-rent units. NHA officials told us that certain overincome families would probably continue to be admitted and cited NHA's need for additional revenue as one reason.

NHA did not verify, before January 1, 1973, tenants' incomes because it did not consider any of its tenants to be overincome, regardless of family income. Therefore, these overincome tenants were not being charged increased rents, contrary to statutory requirements in effect at the time.

Effective January 1973, NHA revised its policy to require verifications of tenants' incomes and require overincome tenants to pay increased rents. Our review of tenant records showed that NHA had started to verify income for all tenants. As of February 5, 1973, 65 of NHA's 780 tenants were overincome tenants. NHA later increased the rents for these tenants and by May 10, 1973, had reduced the number of overincome tenants in occupancy to 45.

The Housing Act and HUD regulations require that local housing authorities make periodic reexaminations of family incomes. HUD procedures require annual reexaminations (biennially for the elderly). The incomes of 14 of the 50 tenants whose records we reviewed in August 1973 had not been reexamined in over 2 years. In discussions with NHA project managers, we found that three of the eight managers were unaware of the income reexamination requirement. Various NHA officials told us that certain HUD regulations were not being applied because NHA has no written guidelines or procedures for project managers to follow. NHA issued procedures in June 1973 calling for an annual reexamination of each tenant's income.

[1] The Housing and Community Development Act of 1974 deleted the requirement for local housing authorities to establish income limits for continued occupancy.

*Gila River Housing Authority*

Tenant records at GRHA showed that, as of August 28, 1973, 21 of the 232 tenants had incomes exceeding the continued-occupancy limits GRHA established. The acting executive director of GRHA told us that before January 1973 GRHA admitted many overincome tenants and did not charge increased rents because it did not verify the incomes of new tenants to certify their eligibility for public housing. In March 1973 GRHA began charging overincome tenants increased rents.

GRHA had made income verifications for all new tenants occupying units between May 1 through August 28, 1973. GRHA did not admit any overincome tenants during that period. GRHA had generally been periodically reexamining tenant incomes, as HUD regulations required.

## ACCOUNTING RECORDS IMPROPERLY MAINTAINED

Accounting records at both housing authorities were improperly kept and/or were incomplete. As of August 1973 at NHA, for example, the most recent postings to general ledgers for its mutual-help and conventional low-rent housing projects were made as of September 30, 1970, and September 30, 1971, respectively. Also, available operating statements pertaining to these projects had many errors and/or were inconsistent with the general ledger.

HUD's mutual-help program gives homeownership opportunities for low-income families on Indian reservations. Under this program, participating families are given equity credit toward homeownership for the labor they contribute toward constructing their homes and also make monthly payments (usually 20 to 30 years) until full homeownership is earned.

HUD procedures require that IHAs keep separate records on each participant to show at any time the amount of the participant's equity. As of August 1973, the most recent entries to the mutual-help program records at NHA were for September 1970.

NHA officials said that a contract for about $84,000 had recently been awarded to an accounting firm for computerizing NHA's accounting system and bringing up-to-date the postings for the mutual-help and conventional housing programs. HUD approved and provided funds for the contract.

The Controller of NHA gave the following reasons for the inadequate accounting records:

- Lack of personnel.
- Inadequate training program for accounting personnel.
- Lack of assistance from HUD area office.
- Rapid turnover of personnel.
- Low salaries, which made it difficult to hire trained personnel.

HUD procedures require local housing authorities to keep separate accounting records for housing development costs and the housing projects' operating costs. GRHA had incorrectly recorded all costs incurred during fiscal years 1968 through 1972 as development costs. As of August 1973 GRHA had a contract with an accounting firm for analyzing and allocating accounting data for fiscal years 1968 through 1972. The accounting firm was also converting GRHA's accounting system to a computerized system.

NHA EMPLOYEES OCCUPYING LOW-RENT HOUSING UNITS

In August 1973, 23 of NHA's 76 employees, contrary to HUD regulations, were living in NHA public housing units. The annual salaries of these employees ranged from $5,491 to $13,499.

HUD's regulations prohibit housing authority employees, not otherwise eligible, from living in public housing units unless they get HUD's prior approval. In April 1973 NHA's Board of Commissioners adopted a resolution allowing NHA employees to live in its public housing units. NHA asked HUD to approve the resolution. As of August 1, 1974, HUD had made no decision on this matter.

NHA officials said NHA employees had been allowed to live in the housing units because there was no other suitable housing in the area.

QUESTIONABLE EXPENDITURES OF MODERNIZATION FUNDS

HUD's modernization program, started in fiscal year 1968, was primarily to finance capital improvements, additions, or replacements to public housing property that appreciably extended the useful life of the property (site, structures, or nonexpendable equipment), increased its value or utility, or made it more suitable for its intended use.

In May 1972 HUD approved $1.2 million for phase 1 of a $12 million modernization program at NHA. Included in the modernization program budget submitted by NHA and approved by HUD were the following items: Purchase of garbage trucks, four back hoes, and an airplane; construction of a garbage station, a building for management activities, and a building for community social activities; and payment of consultant fees. Before NHA bought the airplane, however, HUD officials told NHA that HUD would not approve the purchase. They also told NHA that $200,000 for a modernization survey (consultant fees) was not an allowable expense under the modernization program.

NHA, without HUD's approval, purchased a warehouse as a substitute for the management and community buildings and the central office expansion and purchased six front end loaders as substitutes for two back hoes. NHA purchased all other items listed above at a cost of about $607,000. NHA reported to HUD that the airplane was purchased because it was needed to quickly transport NHA employees to the various housing projects scattered over the reservation.

In April 1973 the Director of HUD's Los Angeles area office told a HUD regional office official, by letter, that NHA had spend modernization funds for certain items that HUD had not approved while other, more critical, modernization items were not funded. The Director also said that NHA needed capital improvements and requested additional modernization funds. The letter stated, in part, that:

"With respect to Navajo Modernization Phase 1 program, we believe this authority deviated in FY 72 planned expenditure of the $1,200,000 amount by the inclusion of a central warehouse with an additional cost of over $200,000. Also, as you are aware, the Modernization survey prepared under contract cannot be considered for use in the same light as working drawings and specifications from which competitive bids can be obtained. As such, we have advised the Navajo Housing Authority that $200,000 fee for this survey study is not considered an allowable item under Phase I of the Modernization program.

"In both instances above, expenditures were carried out by this authority without referral for review and approval from this area office. In order of priority, recent area office engineering surveys reveal, however, that authority still has great need for the improvement of unit insulation to include sealing and insulating the walls of tenant units. To this end, this area office recommended $580,000 for Navajo FY 1974 requirements. Should modernization funds become available to HUD before the end of FY 1973, we earnestly request your consideration of the recommended amount for desperately needed Navajo housing unit insulation improvements."

As of July 1, 1974, HUD had not allocated any additional modernization funds to NHA.

A HUD headquarter's official told us in August 1974 that HUD was revising its modernization handbook and would strengthen procedures for disbursing funds to minimize unauthorized expenditures.

### NEED TO IMPROVE HUD'S MONITORING OF IHA'S ACTIVITIES

HUD's Los Angeles area office provides service to 68 local housing authorities which manage about 36,000 housing units. Of the 68 local housing authorities, 27 are IHAs which managed about 2,500 units during fiscal year 1973. The IHAs are located in southern California, Arizona, and New Mexico. This region encompasses about 50 Indian tribes which account for about 40 percent of the total Indian population in the United States.

HUD's Los Angeles area office has not effectively monitored IHA activities and is not providing adequate assistance or guidance to insure economy and efficiency of operations.

HUD's organizational handbook provides that area offices be responsible for all matters affecting management of housing except servicing of loans and mortgages. These responsibilities include giving local housing authorities assistance, advice, and guidance on management methods and techniques relating to financial matters, tenant occupancy, and property maintenance. HUD's area office review functions, as stated in the organization handbook, include:

> Evaluating, through field study, overall management performance of local housing authority operations and initiating actions to improve and correct deficiencies.
>
> Evaluating occupancy operations through periodic reviews.
>
> Periodically making management reviews to determine whether serious problems exist, identifying the causes of any problem, and assisting in resolving them.

*Management reviews*

As of January 1974, HUD's Los Angeles area office had made a comprehensive review of only 1 of the 27 IHAs under its jurisdiction. This review, made at NHA in November 1971, disclosed many deficiencies in all phases of NHA's management and operation of its housing programs. A HUD official told us in October 1973 that NHA had done little to correct the deficiencies disclosed in HUD's report.

NHA and GRHA officials told us that HUD had given them little assistance or guidance in managing their housing activities.

*Budget reviews*

Before November 1972, HUD's procedures required a detailed budget review that was broad enough in scope to determine the reasonableness of proposed costs. HUD was to make intensive reviews of local housing authorities' operations, to identify underlying causes of unsound financial situations and propose changes to improve performance. The detailed budget reviews were to be thoroughly documented.

In November 1972 HUD waived its requirements for a detailed budget review for those housing authorities whose boards of commissioners had included approved resolutions in their budgets stating that the budgets had been prepared according to certain HUD criteria. In these cases, HUD's budget review is limited to mathematical verifications of the budget. HUD reported that it had waived the detailed budget reviews to strengthen local responsibility for administering the public housing program by reducing the degree of Federal oversight and to encourage greater management efficiency on the part of housing authorities.

Area office officials told us that the Los Angeles area office's current review of HHA budgets was generally limited to comparing proposed costs and actual costs of the 2 preceding years, to determine whether proposed costs seemed reasonable. They said that usually the HHA did not provide adequate documentation to support estimated cost increases. For large increases, HUD may ask HHA to clarify the reasons for the increases. However, according to HUD officials, they rarely visit an HHA to analyze the basis for estimating increased costs or to analyze the benefits provided in relation to the cost of each item.

*Occupancy reviews*

The Los Angeles area office had not made detailed occupancy reviews of HHAs' programs. HUD employees responsible for this activity told us that, due to a lack of staff, onsite inspections had never been made nor had monthly occupancy reports from HHAs been evaluated. Area office officials told us in September 1973 that they were formulating procedures to require more frequent occupancy reviews. However, as of August 1, 1974, no procedures had been established and no other occupancy reviews had been made.

HUD area office officials acknowledged that their monitoring of HHAs' activities had been limited and cited these reasons:

Too small a staff to concentrate on HHAs' operations.

Existing staff did not have the qualifications to properly review HHAs' operations.

There were no internal training programs to develop qualified staff.

HUD did not have the authority to require modification of HHAs' operations that could improve performance, increase revenues, and/or lower cost of operations.

In July 1973 HUD's San Francisco regional office reported on the Los Angeles area office's effectiveness in housing management. The report pointed out that a critical situation existed in the Los Angeles area office's Housing Management Division. The report cited the major problems to be poor morale, lack of effective leadership, and a lack of training and expertise to deal with day-to-day work. HUD

area office officials told us in October 1973 that they planned to develop an action plan for correcting the various deficiencies noted in the regional office report, but they had not developed such a plan as of August 1, 1974.

*Need for improvement in assigning equity under the mutual-help program*

During our survey, we also noted that HUD's guidelines for assigning equity earned by mutual-help program participants permits unfairness in the amount of equity credited to each participant.

HUD issued its latest guidelines on administering mutual-help projects in October 1964. These guidelines provide that, before it develops a mutual-help project, an IHA determine the amount of the equity to be earned by all participants for labor provided and include that equity when estimating the project's development cost. The guidelines provide further that each participant be credited with the average predetermined equity if actual costs are within 5 percent of the estimated development cost.

We believe that these guidelines resulted in the assignment of unequal amounts of equity for labor provided by mutual-help program participants. NHA followed these procedures and credited each participant with the same amount of equity toward homeownership even though the number of hours participants worked differed greatly. For example, on one project the hours participants worked ranged from 208 to 3,020; however, each participant was given a $1,500 equity credit. For a second project, the hours worked ranged from 1,420 and 2,950 and each participant was given a $1,500 equity credit.

A HUD headquarters official told us in August 1974 that HUD was revising the guidelines and procedures which related to the Indian housing program and was compiling an Indian housing handbook. He said that unfairness in assigning a participant's equity should be eliminated when HUD issues the new handbook.

## FINANCIAL AUDITS OF IHAS BY THE DEPARTMENT OF THE INTERIOR

The Department of the Interior, under an agreement with HUD, makes financial audits of all IHAs. During fiscal years 1973 and 1974, Interior issued audit reports on the activities of 26 IHAs. Many of the deficiencies we discuss in this report pertaining to NHA and GRHA were also identified in Interior's audit reports on other IHAs. Some of the more frequent weaknesses at IHAs identified in Interior's reports were—

- accounting records were inadequate,
- tenants' incomes were not periodically reexamined,
- internal controls over cash were poor, and
- procedures for determining participant's equity in mutual-help projects were inadequate.

## CONCLUSIONS

Numerous weaknesses existed in the management and administration of low-rent public housing programs at NHA and GRHA. Also, HUD's Los Angeles area office has not effectively monitored the low-rent public housing programs at IHAs to insure that these programs are being operated and maintained in conformance with statutory requirements and in a manner which promotes efficiency, economy, and serviceability.

Since many of these weaknesses were also identified during audits made by Interior's auditors at other IHAs, it appears that a nationwide management problem exists.

HUD needs to improve its management of IHAs by (1) identifying the existence and causes of IHA's management problems, (2) assisting IHAs in resolving these problems, and (3) improving the management capability of IHA staffs.

RECOMMENDATIONS

We recommend that you:

Insure that the various statutory violations and management weaknesses identified at NHA and GRHA are corrected, especially (1) NHA's admitting ineligible tenants, (2) NHA employees' occupying public housing units contrary to HUD regulations, and (3) GRHA's establishing all tenants' rents in compliance with the 25-percent statutory limitation which at the conclusion of our survey had not been completely corrected or resolved.

Determine whether the airplane NHA purchased is being effectively used for public housing purposes or whether it should be disposed of and the proceeds returned to HUD.

Determine the extent and magnitude of the problems noted in this report as they relate to the activities of other IHAs.

Take necessary actions to monitor IHA's operations so as to insure that IHAs are operated and maintained in conformance with statutory requirements and to promote efficiency, economy, and serviceability. Such actions might include (1) additional staffing and training in HUD area offices for management and occupancy reviews at IHAs, (2) detailed reviews of IHAs' budgets, and (3) improved management capability of IHA staffs.

Consider limiting additional housing units at, or the allocation of modernization funds to, IHAs that (1) knowingly continue to violate Federal legislation governing housing programs and (2) repeatedly fail to act to correct reported management weaknesses.

Insure that guidelines for assigning equity earned by mutual-help program participants are revised to provide that such assignments be made on the basis of participants' actual contributions.

Insure that modernization guidelines are strengthened to minimize the IHAs' purchasing of unauthorized items.

We shall be pleased to discuss any of the above matters with you or the members of your staff.

As you know, section 236 of the Legislative Reorganization Act of 1970 requires the head of a Federal agency to submit a written statement on actions he has taken on our recommendations to the House and Senate Committees on Government Operations not later than 60 days after the date of the report and the House and Senate Committees on Appropriations with the agency's first request for appropriation made more than 60 days after the date of the report.

We are sending copies of this report to your Inspector General, Assistant Secretary for Housing Management, Assistant Secretary for Housing Production and Mortgage Credit, Administrator of the San Francisco Regional Office, and the Director of the Los Angeles area office. We are also sending copies to the Secretary of the Interior;

the Director, Office of Management and Budget; the Chairmen of the House and Senate Committees on Appropriations and Government Operations; the Chairman of the House Committee on Banking, Housing, and Urban Affirs; and the Chairmen of the House and Senate Subcommittees on Indian Affairs, Committees on Interior and Insular Affairs.

Sincerely yours,

HENRY ESCHWEGE,
*Director.*

Enclosure.

DESCRIPTIONS OF HUD PROGRAMS USED ON INDIAN RESERVATIONS

*Conventional low-rent program.*—A program where low-income families pay rents up to 25 percent of their adjusted incomes for housing units owned by a local housing authority.

*Modernization program.*—A program for improving low-rent housing projects by (1) correcting extensive physical deterioration of the site, structures, or equipment, (2) replacing outmoded equipment or outmoded aspects of structures, and (3) improving the grounds, structures, or equipment by alteration or providing additional structures or equipment.

*Mutual-help program.*—Homeownership program for use on Indian reservations and in remote areas in which a participant earns equity credit toward homeownership by providing labor in constructing the unit, maintaining the unit, and making monthly payments.

*Turnkey III program.*—A program that enables low-income families to acquire homes under lease-purchase agreements with local housing authorities if they maintain their homes, make the required monthly payments, and remain in the homes for about 25 years.

# Appendix III

"Indian Housing: A Background Paper,"
by George W. Rucker

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RURAL HOUSING ALLIANCE

# INDIAN HOUSING: A BACKGROUND PAPER

BY

GEORGE W. RUCKER

PREPARED FOR

RHA's 8TH ANNUAL MEETING
RAPID CITY, SOUTH DAKOTA
OCTOBER 1973

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SUMMARY OF "INDIAN HOUSING: A BACKGROUND PAPER"

The 1970 Census reported more than 180,000 Indian households, 55% of them in nonmetropolitan areas. Though Indian households are less likely than other households to be elderly-headed, and more-likely to contain seven or more persons, the median income of Indian households was only 60% that of all households.

As of mid-1973, the Bureau of Indian Affairs reported 106,700 Indian families under its jurisdiction. They were occupying less than 92,000 units, more than 60% of which were rated "substandard." (Almost 15,000 units contained two families -- whatever the housing's quality.) In short, BIA estimated its backlog of housing need at something over 71,000 units -- two-thirds of which must be new construction.

Last year (Fiscal 1973) there were 9,339 new construction starts and rehabilitations in areas under BIA jurisdiction. Due to the increase in Indian families and other factors of change, however, this resulted in a net decrease in housing need among BIA Indian households of only 1,506. In short, last year indicated that 7,800 starts and rehabilitations are needed every year just to stay even. At last year's rate of improvement, it will take nearly 50 years to do the job.

- George Rucker

## INDIAN HOUSING: A BACKGROUND PAPER

The 1970 Census reported more than 180 thousand Indian households. Nearly 100,000 of those were outside of Standard Metropolitan Statistical Areas -- making the Indian population far more rural than the population in general. The 80,000 households that are in metropolitan areas are relatively concentrated. More than half are in sixteen of the nation's 243 SMSAs, and more than a fourth (some 22,000 Indian households) are in six SMSAs in California and Oklahoma.

Indeed, as Table I, on the distribution of Indian households, shows, the total Indian population of the country is largely concentrated in a few major areas. Nearly half of the households are in the four states of Oklahoma, California, Arizona, and New Mexico. Roughly two-thirds of the total is in ten states, and of these ten, only three (California, New York, and Texas) have more than half of their Indian population residing in metropolitan areas. In short, Indian housing needs are predominantly, though not entirely, rural housing needs. This is particularly true of those within BIA territory. Here in the Dakotas, for example, more than 98% of the Indian households live in nonmetropolitan areas -- largely on reservations under the jurisdiction of the Bureau of Indian Affairs.

TABLE I

Distribution of Indian Households, 1970, Inside and Outside SMSAs, Selected States and Regions

| | Number of Occupied Units | | | | Distribution of Occupied Units | | | |
|---|---|---|---|---|---|---|---|---|
| | Total | Major SMSAs* | Other Metro | Non-Metro | Total | Major SmSAs* | Other Metro | Non-Metro |
| CALIFORNIA | 24,304 | 13,823 | 6,059 | 4,422 | 100.0% | 56.9% | 24.9% | 18.1% |
| ARIZONA | 17,809 | 3,816 | -- | 13,993 | 100.0% | 21.4% | -- | 78.6% |
| NEW MEXICO | 13,541 | 1,329 | -- | 12,212 | 100.0% | 9.8% | -- | 90.2% |
| WASHINGTON | 7,207 | 2,209 | 1,166 | 3,832 | 100.0% | 30.6% | 16.2% | 53.2% |
| MONTANA | 5,302 | -- | 579 | 4,723 | 100.0% | -- | 10.9% | 89.1% |
| ALASKA | 3,301 | -- | -- | 3,301 | 100.0% | -- | -- | 100.0% |
| OREGON | 3,231 | -- | 1,395 | 1,836 | 100.0% | -- | 43.2% | 56.8% |
| COLORADO | 2,001 | -- | 1,316 | 685 | 100.0% | -- | 65.8% | 34.2% |
| UTAH | 1,899 | -- | 577 | 1,322 | 100.0% | -- | 30.4% | 69.6% |
| NEVADA | 1,731 | -- | 644 | 1,087 | 100.0% | -- | 37.2% | 62.8% |
| IDAHO | 1,236 | -- | 76 | 1,160 | 100.0% | -- | 6.1% | 93.9% |
| OTHER WESTERN STATES | 1,333 | -- | 255 | 1,078 | 100.0% | -- | 19.1% | 80.9% |
| WESTERN REGION | 82,895 | 21,177 | 12,067 | 49,651 | 100.0% | 25.5% | 14.6% | 59.9% |
| OKLAHOMA | 26,709 | 8,338 | 1,537 | 16,834 | 100.0% | 31.2% | 5.8% | 63.0% |
| NORTH CAROLINA | 9,636 | -- | 1,207 | 8,429 | 100.0% | -- | 12.5% | 87.5% |
| TEXAS | 5,119 | 1,701 | 2,535 | 883 | 100.0% | 33.2% | 49.5% | 17.2% |
| FLORIDA | 1,672 | -- | 1,153 | 519 | 100.0% | -- | 69.0% | 31.0% |
| LOUISIANA | 1,192 | -- | 365 | 827 | 100.0% | -- | 30.6% | 69.4% |
| OTHER SOUTHERN STATES | 6,858 | -- | 4,036 | 2,822 | 100.0% | -- | | 41.1% |
| SOUTHERN REGION | 51,186 | 10,039 | 10,833 | 30,314 | 100.0% | 19.6% | 21.2% | 59.2% |
| SOUTH DAKOTA | 5,713 | -- | 96 | 5,617 | 100.0% | -- | 1.7% | 98.3% |
| MINNESOTA | 4,752 | 2,286 | 406 | 2,060 | 100.0% | 48.1% | 8.5% | 43.4% |
| MICHIGAN | 4,208 | 1,478 | 1,031 | 1,699 | 100.0% | 35.1% | 24.5% | 40.4% |
| WISCONSIN | 4,199 | -- | 2,127 | 2,072 | 100.0% | -- | 51.7% | 49.3% |
| ILLINOIS | 2,958 | 2,378 | 330 | 250 | 100.0% | 80.4% | 11.2% | 8.4% |
| NORTH DAKOTA | 2,479 | -- | 37 | 2,442 | 100.0% | -- | 1.5% | 98.5% |



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TABLE I (Continued)

| | Number of Occupied Units | | | | Distribution of Occupied Units | | | |
|---|---|---|---|---|---|---|---|---|
| | Total | Major SMSAs* | Other Metro | Non-Metro | Total | Major SMSAs* | Other Metro | Non-Metro |
| KANSAS | 2,128 | -- | 1,042 | 1,086 | 100.0% | -- | 49.0% | 51.0% |
| OHIO | 1,889 | -- | 1,679 | 210 | 100.0% | -- | 88.9% | 11.1% |
| MISSOURI | 1,616 | -- | 1,156 | 460 | 100.0% | -- | 71.5% | 28.5% |
| NEBRASKA | 1,291 | -- | 441 | 850 | 100.0% | -- | 34.2% | 65.8% |
| OTHER NORTH CENTRAL STATES | 1,582 | -- | 1,020 | 562 | 100.0% | -- | 64.5% | 35.5% |
| NORTH CENTRAL REGIONS | 32,815 | 6,142 | 9,365 | 17,308 | 100.0% | 18.7% | 28.5% | 52.7% |
| NEW YORK | 7,314 | 4,753 | 1,365 | 1,196 | 100.0% | 65.0% | 18.7% | 16.3% |
| PENNSYLVANIA | 1,655 | -- | 1,489 | 166 | 100.0% | -- | 90.0% | 10.0% |
| OTHER NORTHEASTERN STATES | 4,401 | -- | 3,098 | 1,303 | 100.0% | -- | 70.4% | 29.6% |
| NORTHEASTERN REGION | 13,370 | 4,753 | 5,952 | 2,665 | 100.0% | 35.5% | 44.5% | 19.9% |
| UNITED STATES TOTAL | 180,266 | 42,111 | 38,217 | 99,938 | 100.0% | 23.4% | 21.2% | 55.4% |

Source: 1970 Census of Housing, HC(7)-9, "Housing of Selected Racial Groups"

*"Major SMSAs" are the sixteen SMSAs in ten states, each of which reported an Indian population of 5,000 or more. For details, see the Source.

Table II summarizes the national pattern in terms of selected characteristics of Indian housing, as reported in the 1970 Census. One thing it makes perfectly clear is that Indian housing need is dramatically more severe than is that of other groups. In almost every characteristic, Indian housing is far below average.

To begin with, only half of the nation's Indian households own their own homes, while for the rest of the population the proportion is more like two-thirds. To a large extent, of course, this tenure pattern stems from the extremely low-incomes characteristic of Indian households. The median income for them is only 60% as large as the median income for the general population. Nearly one-third of all Indian households reported incomes of less than $3,000 in the 1970 Census. (In nonmetropolitan areas, almost 40% of the Indian households were in that bottom income category.)

Bad as those figures are, the situation is really worse when put in the perspective of a couple of other factors. In the general population, a significant portion of the poverty is associated with elderly households. The Indian population, though, has distinctly less elderly households than is characteristic of the general population. (Only 15% of Indian households were headed by persons 65 years of age or older, while nearly 20% of all households in the country had elderly heads.) Similarly, low-incomes are frequently associated with small households, but Indian households are generally larger than average -- with a median size of 3.4 persons as compared with 2.7 for the general population. Even more dramatic is the proportion of very large house-

holds. Almost 16% of all Indian households had seven or more members, a percentage more than three times the comparable figure for the nation as a whole.

To give some local perspective to this general pattern, one can look at Table III, reflecting the data for North and South Dakota. As can be seen, median incomes in these states was slightly lower than the national pattern for nonmetropolitan areas. Conversely, the proportion of households containing seven or more persons was distinctly larger than the national average for Indian households.

Against this background, it is hardly surprising to find that almost half of the nation's Indian households occupy units which either lack essential plumbing facilities, or are overcrowded, or both. Of the 77,000 households reported by the Census to be in such units, almost three-fourths were in nonmetropolitan areas, where 57% of the Indian households were inadequately housed, even by this limited measure (which does not consider either the condition of the structure or the proportion of the family's income that is being paid to occupy it).

Once again, to make relative comparisons: the incidence of housing which lacks plumbing facilities or is overcrowded among Indian households is more than three times as high as among all households in the country.

TABLE II

Selected Characteristics of Indian Housing, 1970, Inside and Outside SmSAs

| Selected Characteristics | Inside SmSAs: In Central Cities | Inside SmSAs: Outside Central Cities | Inside SmSAs: Total Metro Areas | Outside SmSAs | Total (Metro & Non-Metro) |
|---|---|---|---|---|---|
| All Occupied Units | 44,257 | 36,071 | 80,328 | 99,938 | 180,266 |
| Owner-Occupied | 13,824 | 19,612 | 33,436 | 56,682 | 90,118 |
| Renter-Occupied | 30,433 | 16,459 | 46,892 | 43,256 | 90,148 |
| % Renter-Occupied | 68.8% | 45.6% | 58.4% | 43.3% | 50.0% |
| [Nat'l Avg-% Renter] | [51.9%] | [29.7%] | [40.5%] | [29.5%] | [37.1%] |
| Age of Units: 10 yrs. or Less | 6,330 | 10,096 | 16,426 | 28,130 | 44,556 |
| 10 to 30 yrs. | 15,225 | 15,263 | 30,488 | 31,405 | 61,893 |
| 30 yrs. or Older | 22,702 | 10,712 | 33,414 | 40,403 | 73,817 |
| % 30 yrs. or Older | 51.3% | 29.7% | 41.6% | 40.4% | 40.9% |
| [Nat'l Avg-% 30 yrs.] | [48.0%] | [27.8%] | [37.7%] | [46.7%] | [40.5%] |
| Quality: Units Lacking Plumbing | 2,818 | 4,642 | 7,460 | 39,945 | 47,405 |
| % Lacking Plumbing | 6.4% | 12.9% | 9.3% | 40.0% | 26.3% |
| [Nat'l Avg-% w/o Plumbing] | [2.9%] | [2.9%] | [2.5%] | [11.4%] | [5.5%] |
| Units w/Plumbing but Crowded* | 6,927 | 5,375 | 12,302 | 17,300 | 29,602 |
| % w/Plumbing but Crowded* | 15.7% | 14.9% | 15.3% | 17.3% | 16.4% |
| [Nat'l Avg-% Crowded] | [7.9%] | [6.3%] | [7.1%] | [6.4%] | [6.9%] |
| Units w/Plmg, Severely Crowded** | 1,968 | 1,552 | 3,520 | 7,199 | 10,719 |
| % w/Plmg, Severely Crowded** | 4.4% | 4.3% | 4.4% | 7.2% | 5.9% |
| [Nat'l Avg-% Severely Crowded] | [2.0%] | [1.1%] | [1.6%] | [1.3%] | [1.5%] |
| Household Income: Under $3,000 | 11,054 | 7,711 | 18,765 | 38,652 | 57,417 |
| $3,000 - $5,999 | 11,129 | 7,643 | 18,772 | 26,780 | 45,552 |
| $6,000 - $9,999 | 11,893 | 9,318 | 21,211 | 21,241 | 42,452 |
| $10,000 - $14,999 | 7,061 | 7,491 | 14,552 | 9,626 | 24,178 |
| $15,000 and Over | 3,120 | 3,908 | 7,028 | 3,639 | 10,667 |
| Median | $ 6,000 | $ 7,100 | $ 6,500 | $ 4,200 | $ 5,100 |
| [Nat'l Median | [$ 7,900] | [$10,300] | [$ 9,100] | [$ 6,800] | [$ 8,400] |
| Household Size: 1 person | 9,825 | 5,026 | 14,851 | 13,535 | 28,386 |
| 2 persons | 11,059 | 8,673 | 19,732 | 18,465 | 38,197 |
| 3-4 persons | 13,349 | 11,601 | 24,950 | 27,037 | 51,987 |
| 5-6 persons | 6,745 | 7,058 | 13,803 | 19,680 | 33,483 |
| 7 or more persons | 3,279 | 3,713 | 6,992 | 21,221 | 28,213 |
| Median | 2.7 | 3.2 | 2.9 | 3.8 | 3.4 |
| [Nat'l Median] | [2.4] | [3.0] | [2.7] | [2.7] | [2.7] |
| % 7 or more persons | 7.4% | 10.3% | 8.7% | 21.2% | 15.7% |
| [Nat'l % 7 + persons] | [4.6%] | [ 5.1%] | [4.8%] | [ 5.7%] | [ 5.1%] |
| Age of Household Head: Under 35 | 18,449 | 12,236 | 30,685 | 29,038 | 59,723 |
| 35 to 44 years | 8,605 | 7,746 | 16,351 | 20,607 | 36,958 |
| 45 to 64 years | 12,126 | 11,650 | 23,776 | 32,763 | 56,539 |
| 65 and over | 5,077 | 4,439 | 9,516 | 17,530 | 27,046 |
| % w/head under 35 | 41.7% | 33.9% | 38. | 29.1% | 33.1% |
| [Nat'l % w/head under 35] | [26.8%] | [26.5%] | [26.6%] | [23.5%] | [25.7%] |

Source: 1970 Census of Housing, HC(7)-9, "Housing of Selected Racial Groups," HC(7)-1, "Housing Characteristics by Household Composition," and HC(2)-1, "Metropolitan Housing Characteristics."

[] Bracketed data are comparable figures for the total population, including all races and ethnic groups.

* "Crowded means more than 1.00 persons per room.

** "Severely Crowded" means more than 1.50 persons per room.

TABLE III

Indian Housing in the Dakotas, 1970

| | South Dakota | North Dakota |
|---|---|---|
| Occupied Units by Household Income: | | |
| Under $3,000 | 2,425 | 876 |
| $3,000 to $5,999 | 1,802 | 764 |
| $6,000 to $9,999 | 833 | 538 |
| $10,000 to $14,999 | 484 | 221 |
| $15,000 and over | 169 | 80 |
| All Incomes | 5,713 | 2,479 |
| Median | $3,500 | $4,000 |
| Quality of Housing: | | |
| Units Lacking Plumbing | 2,580 | 1,176 |
| (% of All Units) | *(45.2%)* | *(47.4%)* |
| Units w/Plumbing but Crowded | 1,287 | 511 |
| (% of All Units) | *(22.5%)* | *(20.6%)* |
| (Severely Crowded Units) | 581 | 196 |
| (% of All Units) | *(10.2%)* | *( 7.9%)* |
| Household Size: | | |
| 1 or 2 persons | 1,548 | 637 |
| 3 or 4 persons | 1,433 | 624 |
| 5 or 6 persons | 1,245 | 546 |
| 7 or more persons | 1,487 | 672 |
| (% of All w/7 + persons | *26.0%* | *27.1%* |

Source: Census of Housing, 1970, HC(7)-9, "Housing of Selected Racial Groups."

It is worth emphasizing that these are national patterns. In some places the picture is not so bleak, while in others it is even worse. The Dakotas fall into the latter category. As Table III shows, more than two-thirds of the Indian households in these two states occupy units which lack plumbing, are overcrowded, or both.

The 1970 Census figures are depressing enough, but the annual housing inventory prepared by the Bureau of Indian Affairs indicates that things are a good deal worse even than that -- at least among the Indian households for which BIA is responsible. Table IV summarizes the data from the most recent mid-year inventory, released just last week.

As of June 30th, the BIA reported nearly 92,000 occupied housing units under its jurisdiction. Less than 40% of those were rated as "standard" in quality. Moreover, nearly 15,000 units (about one-sixth of the total) were housing two families. Put another way, there were less than 36,000 adequate houses available to nearly 107,000 Indian families. The situation is reported to be worst at the Navajo Office, where less than 13% of the families have adequate housing. It is evidently least bad in the area administered by the Billings office, though even there no more than 55% of the families have adequate housing.

Of the total need indicated by these figures, BIA estimates that roughly one-third can be met by upgrading existing housing through rehabilitation. The other two-thirds (including that represented by the "doubled up" families) will require new construction. The Navajo Office is the only one in which rehabilitation can be expected to meet

TABLE IV

HOUSING CONDITIONS FOR INDIANS UNDER BIA JURISDICTION, MID-1973

| BIA Offices | Total No. Families | No. Standard Units | No. Substandard Units | Families "Doubled Up" | Total Need as Percent of Families | New Units Needed | Rehab'ns Needed |
|---|---|---|---|---|---|---|---|
| Aberdeen | 10,546 | 4,697 | 4,353 | 1,496 | 55.5% | 4,739 | 1,110 |
| Billings | 6,071 | 3,335 | 2,269 | 467 | 45.1% | 1,861 | 875 |
| Minneapolis | 3,283 | 1,685 | 1,409 | 189 | 48.7% | 1,092 | 506 |
| North Central Total | 19,900 | 9,717 | 8,031 | 2,152 | 51.2% | 7,692 | 2,491 |
| Anadarko | 5,373 | 1,401 | 2,617 | 1,355 | 73.9% | 2,398 | 1,574 |
| Muskogee | 16,052 | 7,171 | 5,547 | 3,334 | 55.3% | 7,044 | 1,837 |
| Albuquerque | 8,349 | 3,180 | 2,841 | 2,328 | 61.9% | 3,332 | 1,837 |
| Navajo | 23,801 | 3,126 | 19,242 | 1,433 | 86.9% | 7,324 | 13,351 |
| Phoenix | 9,644 | 3,193 | 5,309 | 1,142 | 66.9% | 6,025 | 426 |
| Southwest Total | 63,219 | 18,071 | 35,556 | 9,592 | 71.4% | 26,123 | 19,025 |
| Juneau | 12,550 | 2,751 | 8,503 | 1,296 | 78.1% | 9,209 | 590 |
| Portland | 6,116 | 3,331 | 1,951 | 834 | 45.5% | 1,804 | 981 |
| Sacramento | 2,149 | 518 | 1,080 | 551 | 75.9% | 1,260 | 371 |
| Pacific Total | 20,815 | 6,600 | 11,534 | 2,681 | 68.2% | 12,273 | 1,942 |
| Southeast Agency | 2,768 | 1,153 | 1,226 | 389 | 58.3% | 1,084 | 531 |
| U.S. TOTAL | 106,702 | 35,541 | 56,347 | 14,814 | 66.7% | 47,172 | 23,989 |

Source: "Consolidated Area Housing Inventory."

a majority of the needs. At the other extreme are the areas under the Juneau and Phoenix offices, where more than 90% of the estimated need will require new construction.

Over all, this year's figures indicate some improvement from last year's, when total housing need amounted to 71% of the total number of families. In the intervening year the number of standard units was increased by almost 5,400 and the number of substandard units reduced by nearly 2,000 (the number of "doubled up" families decreased by less than 50, however). It is again necessary to point out, though, that this reflects a national average. In four of the twelve offices (the Southeast Agency, the Minneapolis, Anadarko, and Navajo Offices) total housing need reportedly increased during Fiscal 1973, and the Juneau Office reports no change in its net housing need. At best, a comparison of last year's inventory and this year's indicates that the rate of improvement registered over the last year would require nearly five more decades to eliminate housing need in BIA areas.

If one compares the mid-'73 inventory with that in mid-1970, things are still worse, with total need nationwide having gone up over the three years -- a pattern characteristic of seven of the twelve individual offices. (The Navajo Office figures indicate the greatest retrogression, with total need reportedly almost tripling over the three years.) It is not possible that this evident deterioration in the situation is largely a statistical matter, though. A General Accounting Office investigation in 1970-71 concluded that BIA estimates of housing need were inadequate and this reportedly led to a more

careful preparation of the mid-year inventory thereafter. Thus, the situation may not have deteriorated since 1970, it may just have been worse than had been indicated prior to 1971, and later inventories revealed a situation that had existed all along. Since we don't know how much of the 1970-73 differences to attribute to improved information and how much to actual change in the situation, we can only conclude that current progress in Indian housing is slow at best and perhaps even nonexistent.

This is not to say that there has been no housing activity. As Table V sets forth, the BIA reports the rehabilitation of more than 14,000 units and the construction of more than 16,000 new units during the last three fiscal years. (A substantial part of the latter activity, however, was required just to meet new family formations, since the total number of Indian families under BIA jurisdiction went up by almost 11,500 in that three year period.)

On the new construction side, public housing financing was utilized for 70% of the units -- hardly a surprising fact considering the dismal incomes of Indian households. More than half of those public housing starts were under the Mutual Help program. Rehabilitation of BIA housing is largely financed by the agency's Housing Improvement Program (HIP financing accounts for 90% of the rehabilitations reported in Table V).

There are great variations among the various offices in the utilization of the programs. Mutual Help dominates the picture at the Anadarko, Albuquerque and Muskogee Offices, but is little used in the Dakotas, Alaska, or on the West Coast. The HIP program is clearly the favored instrument of policy at the Navajo Office (which

accounts for one-fourth of all HIP-financed rehabilitations during the period and for nearly one-third of HIP-financed new construction). At the Anadarko and Phoenix Offices, HIP is used for rehabilitation but very little for new construction. To what extent these variations stem from differences in local situations and to what extent they reflect vagaries of administrative preference at the local level is not known.

Finally, it is of interest to compare housing activity reported by BIA with housing need as they estimate it. Given the presumed differences in costs involved, it is probably not surprising that rehabilitation gets the greater relative attention. The number of units repaired during Fiscal '73 was about one-fifth of the number estimated at the beginning of the year as in need of repair. New construction starts during that year amounted to only one-tenth of the number estimated as required in mid-'72. (This does not imply that total needs for new units would thus be met in ten years, since, as indicated, new family formation requires a substantial amount of new construction each year regardless of need existing at the beginning of the year.)

This relative "favoritism" for rehabilitation is characteristic of every office, though it is least marked in the Oklahoma Offices. It is greatest at the Aberdeen, Phoenix and Sacramento Offices.

Of more interest, probably, is the comparison of total housing activity with estimated need. This can be misleading, though, because it makes no allowances for changes during the year. Thus, the offices showing the highest levels of activity during Fiscal '73

TABLE V

CONSTRUCTION & REHABILITATION STARTS IN BIA AREAS
FY '71 thru FY '73

| Bia Office | Mutual Help | Other Public Housing | HIP Constr'n | Other New Constr'n | Total New Constr'n | HIP Repairs | Other Repairs | Total Repairs |
|---|---|---|---|---|---|---|---|---|
| Aberdeen | 120 | 1,930 | 78 | 158 | 2,286 | 1,325 | 7 | 1,332 |
| Billings | 299 | 525 | 97 | 156 | 1,077 | 771 | 33 | 804 |
| Minneapolis | 30 | 603 | 129 | 30 | 792 | 836 | 30 | 866 |
| North Central Total | 449 | 3,058 | 304 | 344 | 4,155 | 2,932 | 70 | 3,002 |
| Anadarko | 1,224 | 50 | 4 | 9 | 1,287 | 776 | 54 | 830 |
| Muskogee | 1,830 | 744 | 69 | 346 | 2,989 | 642 | -- | 642 |
| Albuquerque | 1,122 | 120 | 6 | 3 | 1,251 | 1,452 | -- | 1,452 |
| Navajo | 270 | 180 | 532 | 1,163 | 2,145 | 3,243 | 689 | 3,932 |
| Phoenix | 675 | 405 | 304 | 131 | 1,515 | 1,395 | 19 | 1,414 |
| Southwest Total | 5,121 | 1,499 | 915 | 1,652 | 9,187 | 7,508 | 762 | 8,270 |
| Juneau | 126 | 315 | 197 | 679 | 1,317 | 579 | 229 | 808 |
| Portland | 98 | 335 | 45 | 433 | 911 | 660 | 231 | 891 |
| Sacramento | -- | -- | 236 | 7 | 243 | 865 | 50 | 915 |
| Pacific Total | 224 | 650 | 478 | 1,119 | 2,471 | 2,104 | 510 | 2,614 |
| Southeast Agency | 290 | 92 | 10 | 23 | 415 | 252 | 10 | 262 |
| U.S. TOTAL | 6,084 | 5,299 | 1,707 | 3,138 | 16,228 | 12,796 | 1,352 | 14,148 |

Source: BIA, "Bureau-Wide Consolidation, Construction Starts"

relative to estimated needs at the beginning of the period were Minneapolis and Sacramento. But despite this, the number of units reported as needed by the Minneapolis office was greater at the end of the year than before! Net improvement in Sacramento was not spectacular.

Looked at in terms of this net improvement over the last year then, the Muskogee Office had the best record during FY '73 and the Aberdeen Office would rank second. (Before Dakota chauvinism rears its head, however, it should be pointed out that the Aberdeen Office is one of the two [Albuquerque is the other] reporting a decline in the total number of Indian households.) The least relative improvement -- or, to be more accurate, the greatest relative retrogression during Fiscal '73 -- was reported by the Southeast Agency, where total need increased by 17% during the year. The Minneapolis Office was next with a 10% net increase in housing need during FY '73.

In short, last year's 9,339 starts and rehabilitations secured a net reduction in BIA housing need of only 1,506 units. This means, if last year's was a typical pattern, that more than 7,800 starts and rehab's are required each year just to "stay even." If the backlog of need is to be eliminated within a decade, it will require nearly twice the current level of housing activity in BIA areas. It will also require reallocation of resources, both as to programs and areas, to secure a better match between need and response.

George Rucker, Research Director
Rural Housing Alliance

## Appendix IV

"Indian Housing: 1961–1971, a Decade of Continuing Crisis,"
by Arnold C. Sternberg and Catherine M. Bishop

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# INDIAN HOUSING: 1961-1971, A DECADE OF CONTINUING CRISIS*

ARNOLD C. STERNBERG**

CATHERINE M. BISHOP***

More than a decade has passed since the existence of a housing problem among the Indians[1] was first recognized by the federal government. Despite this recognition, housing conditions for the vast majority[2] of Indians have not improved and it is questionable whether the situation will change substantially in the coming decade.

The purpose of this article is to review a number of the reports issued since 1961 regarding the condition of Indian housing—including a brief description of the major programs, to evaluate the response of the federal government to those reports, and to comment upon the present ability of the federal government to solve the Indian housing problem.

A review of the reports and recommendations that have been made in the past ten years regarding Indian housing reveals that many of the problems that were recognized in the early sixties still exist today. Despite the chronic state of Indian housing some of the problems emphasized by the reports have been solved or alleviated. But the full impact of such solutions has not been realized

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1. For the purposes of this article, the term Indian includes Alaskan Natives, Aleuts and Eskimos. Unless otherwise specified the term also refers to those Indians that live on or near restricted land areas—more commonly referred to as reservations. This is a commonly accepted definition. For example, the service population of the Bureau of Indian Affairs "includes the various reservations . . . [and] Indian lands and communities such as Nevada Colonies, California Rancheries, New Mexico Pueblos and communities and . . . the former Oklahoma Reservation areas." *Hearings before a Subcomm. of the Comm. on Appropriations*, 91st Cong., 2nd Sess. 1939 (1970). According to the 1971 U.S. Census there are 826,869 Indians including Aleuts and Eskimos. The BIA and IHS estimate that about 460,000 Indians live on or near reservations.

2. The consolidated FY-71 Area Housing Inventory estimates that there are 85,858 existing homes. 34,735 of the housing units need replacement, 20,739 need renovating, 4,184 are lacking one or more utilities and 18,105 families need new housing due to overcrowding. The total need for replacement of new and repaired homes is 74,763.

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in the form of new and better housing since the majority of the housing problems are interrelated. A partial solution in one program area has little or no effect upon the end product of increasing the standard housing supply for Indians.

The ineffectiveness of partial responses by the federal government is further exacerbated in the case of the Indians because of the involvement of a minimum of three agencies[3] in every housing project, and because of the various cultures and traditions of the American Indian.[4]

In 1961, a Task Force on Indian Affairs appointed by Secretary Udall recognized (in 3 pages of a 77-page report) the magnitude of the Indian housing program and the apathy of both the Indians and the federal government in providing a solution to the substandard condition of Indian housing.[5] The Task Force briefly summarized its findings and suggested that the existing federal housing programs could be utilized to solve the dire Indian housing need, provided that certain problems could be solved. The federal loan programs, i.e., Federal Housing Assistance (FHA), Veterans Administration (VA) and Farmers Home Administration (FmHA), could be effective on the reservations if it were not for the fact that the high rate of unemployment made the establishment of "credit worthiness" difficult, if not impossible. Further, the need on the reservations was for new units, not repairs, and there were restrictions on alienation which complicated mortgage financing. The particular problems of implementing the FmHA loan program were not discussed because there was no contact recorded by the Task Force between the Indians and that agency.[6] The public housing program was just beginning on the reservations and its expansion (especially the self-help home ownership program) was encouraged. Finally, to bring the benefits of the various federal programs to the Indians, the Task Force recommended that the Bureau of Indian Affairs (BIA) establish a Housing Branch within the Bureau.

In October of 1966, the BIA again reviewed the Indian housing problem. The growing recognition of the problem is easily seen by reference to the mere size of the report—133 pages. This report

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3. The supplier, or guarantor of funds generally is the Department of Housing and Urban Development, Housing Assistance Administration (HUD, HAA); but may also be Farmers Home Administration (FmHA); HUD, Federal Housing Administration (HUD, FHA); Veterans Administration (VA) or the Department of Interior, Bureau of Indian Affairs (DOI, BIA); the builder of streets and roads is generally DOI, BIA but may be HUD, HAA, and the supplier of water and sewage facilities generally is the Department of Health, Education and Welfare, Indian Health Services (DHEW, IHS) and may be HUD, HAA.

4. It is has been said that the only thing Indians have in common is poverty.

5. The Report did not expand upon the statement concerning the apathy of the Indians. However, the lack of involvement of the federal government was documented with respect to each responsible agency. Report to the Secretary of the Interior by the Task Force on Indian Affairs, July 10, 1961, at 36.

6. *Id.* at 38.

enumerated and refined many of the same problems listed in the 1961 report. The magnitude of the need was the major theme of this report. Between 1963 and 1966 the need had been more clearly defined as a result of a survey on 69 reservations by tribal housing authorities. From this survey, the BIA estimated that 30 per cent of the housing was "unfit for human habitation," 65 per cent was grossly substandard and that a maximum of 5 per cent was able to meet minimum FHA low cost housing standards.[7] In the report, the BIA admitted that the housing need figures were just an estimate and that the precise magnitude of the need could be distorted due to ". . . the lack of a common definition of adequacy and . . . the subjectivity of the appraisers. . . ."[8]

The potential of the loan programs was again recognized, as was their major obstacle for Indians, which was the requirement of "credit-worthy" recipients. Also the importance of public housing as a solution to the Indian housing problem was stressed. But the difficulties involved in the public housing program were also enumerated. They included (1) the high cost for low rent housing;[9]

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7. Appendix D, Indian Housing - Needs, Alternatives, Priorities and Program Recommendations, BIA, October, 1966 at 2, [hereinafter referred to as Appendix D].

8. Appendix D, at 35. The Report suggested that the BIA should "take the initiative in developing, with the cooperation of the Public Health Service and the housing agencies, a definition of adequacy for housing which would take into account not only such factors as health, safety and protection from the elements, but also the physical and cultural environments in which the houses are located and the c^ rations of the Indians who occupy them." Id. at 10.

9. As can be seen by these figures the income levels required by the programs prohibit participation by the vast majority of Indians. The tables below concentrate on three regions of Indian settlement: the Pueblos in New Mexico, the Navajo Reservation, and native villages in Alaska, excluding the Aleuts and the people of the southeast panhandle and of the "north slope" region. These areas encompass 49% of the total Indian population.

TABLE 4.4:

MINIMUM AND MAXIMUM INCOMES REQUIRED FOR ELIGIBILITY IN EXISTING HOUSING PROGRAMS

| HOUSING PROGRAM | FAMILY INCOME* | | | | | |
|---|---|---|---|---|---|---|
| | Navajo | | Pueblo | | Alaska** | |
| | min | max. | min | max. | min | max. |
| HIP (all categories) | 0 | 5400 | 0 | 3000 | 0 | NA |
| Mutual-Help | 2000 | 6200 | 1000 | 4800 | 0 | 8300 |
| Turnkey | 2000 | 6200 | 2000 | 6000 | 0 | 8300 |
| Low-Rent | 2000 | 5600 | 1200 | 4800 | 0 | 8300 |

* Maximum and minimum incomes are correlated with maximum and minimum family size.

** In Alaska, the BIA or GSA does, in most programs, subsidize a minimum required housing payment when the family's income will not support it. Thus, a family with negligible cash income may still participate. Current HUD-approved income limits for public-assisted housing range from $5100 for one person to $8300 for eight or more.

TABLE 4.5:

PERCENT OF FAMILIES ELIGIBLE TO PARTICIPATE IN HOUSING PROGRAMS, BY REGION

| HOUSING PROGRAM — Percentage of Family Eligible by Income to Participate in Program | Navajo | Pueblos | Alaskan |
|---|---|---|---|
| HIP (all categories) | 82% | 40% | 90% |
| Mutual-Help | 41 | 50 | 90 |
| Turnkey | 41 | 10 | 90 |
| Low-Rent | 38 | 10 | 90 |

A Self-Help Housing Process for American Indians and Alaskan Natives, prepared by

(2) the extremely long construction time for mutual self-help; (3) the failure of many small groups to quaify for the establishment of housing authorities; (4) the absence or shortage of Indian managerial ability; (5) the resistance of the Indians to clusterhousing; (6) the desire of HUD, HAA to maintain high standards; and (7) the high wages paid to construction workers.[10]

The additional recommendations proposed in this report include such factors as the need for increasing Indian employment along with the improvement of housing; the importance of Indian contributions, monetary or manual, toward the construction of housing; the need for evaluating the unique environmental and aesthetic standards of the Indian communities prior to the construction of housing; the failure of existing programs to consider the Indians' ability to maintain the new and improved homes, and their inexperience in managing housing authorities; the need for housing for large families; and, finally, the commitment toward relocating employable Indians in better homes off the reservation.[11]

By the mid-sixites, the grossly substandard condition of Indian housing had gained recognition by governmental officials outside of the federal agencies directly responsible for the Indian housing program. President Johnson, at the swearing-in ceremony for BIA Commissioner Bennett in April of 1966, cited the critical shortage of housing among the Indians and estimated that 90 per cent of the existing housing was substandard. A report by a staff member of the Senate Appropriations Committee discussed the Indian housing problem and stated that 82 per cent of the available housing for families was substandard.[12]

The Report by the President's National Advisory Commission on Rural Poverty, *The People Left Behind*, compared the housing conditions of Indians to the other minorities and found that the conditions were worse for Indians than any other minority group in the United States. The Commission estimated that three-fourths of the houses were "below minimum standards of decency, . . . grossly overcrowded . . ." and more than half, "too delapidated to repair."[13]

This report again recapped the major problems that prevented a solution to the housing problem. Among other factors, they noted:

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Organization for Social and Technical Innovation, Inc. and Association on American Indian Affairs, June, 1970.

10. Appendix D, at 27-28.

11. Much of this Report is not generally relied upon by the BIA because of the emphasis in the Report on the comparative cost to the BIA of relocation off the reservation vs. welfare payments to be paid to a family if they remained on the reservation.

12. Some reservations were excepted from this high percentage rating. Mamie L. Mizen, Professional Staff Member, Senate Appropriations Committee, 1965-66. Federal Facilities for Indians, Tribal Relations with the Federal Government Report.

13. The People Left Behind, a Report by the President's National Advisory Commission on Rural Poverty, September, 1967, at 99.

> [T]he high construction cost of low-rent housing and the indifference to its upkeep by its renters, the long construction period for mutual self-help housing, the difficulty of small groups in qualifying as housing authorities, and the dearth of Indian managerial ability. Conventional loans are available to very few Indians.[14]

In October, 1971, the General Accounting Office released a comprehensive report on the condition of Indian housing.[15] The report took more than two years to complete and involved an exhaustive on-site investigation of housing projects, interviews with occupants, tribal housing authorities and administrative field personnel, as well as an examination of applicable federal laws, and BIA and HUD administrative policies.[16] The findings, conclusions and recommendations of this report were substantially similar to the findings, conclusions, and recommendations of the preceding reports.[17] The primary conclusion of the report was that the goal of the BIA "to eliminate substandard Indian housing on reservations in the 1970's will not be achieved unless the program is accelerated substantially,"[18] and, if not, thousands of Indian families will continue to live under severe hardship conditions. More importantly, the report indicated that the failure to reach the projected goal was the result of not meeting the yearly established goal of 8,000 new and renovated homes,[19] the inadequate assessment of the total Indian housing need on the reservations,[20] and poor design and construction of many of the new units which rendered them substandard.[21]

The report recommended that an accurate and comprehensive

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14. *Id.* at 100-101.

15. he GAO Report was made pursuant to the Budget and Accounting Act of 1921, 31 U.S.C. § 53 (1970), and the Accounting and Auditing Act of 1950, 31 U.S.C. 67 (1970). The report was initiated by GAO and was not in response to a Congressional request.

16. Report to the Congress, Slow Progress in Eliminating Substandard Indian Housing by the Controller General of the United States, October 12, 1971, at 6 [hereinafter referred to as GAO Report].

17. The documentation, independence and comprehensiveness of this report, however, is far superior to the prior reports.

18. GAO Report, at 10. The BIA's objective of eliminating the substandard condition of Indian housing is mentioned in *Hearings Before a Subcomm. of the Comm. on Appropriations of the Senate*, 91st Cong., 2nd Sess. 2085 (1970). This commitment is a reflection of the National Housing Goals in which Congress determined that a "decent home and suitable living environment for every American family . . . can be substantially achieved within the next decade . . . ." 42 U.S.C. § 1441a (1970).

19. Memorandum of Understanding signed by William H. Stewart, Acting Assistant Secretary for Health Scientific Affairs, Department of Health, Education and Welfare on March 17, 1969 and by Lawrence Cox, Assistant Secretary for Renewal and Housing Assistance, Department of Housing and Urban Development on April 4, 1969 and Harrison Loesch, Assistant, Public Land Management, Department of Interior on April 15, 1969, at 19.

20. Housing needs were generally determined by desk estimates based on insufficient data. For example, Pine Ridge Reservation inventories showed an increase of 245 homes between 1966-1968 but no homes were constructed during that period. On the Yakima Reservation 22 houses were built in 1969 yet the inventory estimated a 500 house increase. GAO Report, at 10 and 24.

21. GAO Report, at 31-68.

identification of the Indian housing needs could be achieved by coordinating the existing surveys of BIA, HUD and IHS and by establishing uniform guidelines to be used in periodic surveys, and by including other relevant factors such as family migration, adjacent off-reservation Indian populations,[22] housing deterioration,[23] and family size and income.[24]

The report also noted that care should be taken to assure that new or renovated units were not included in the survey as standard unless the minimum HUD standards were met.[25]

The problem of faulty design and defective or incomplete construction of the new housing units was severely criticized by the report. The investigators found that of 24 projects visited, 25 reservations had design or construction defects in some or all of the units. The reasons for the defective conditions include the tri-agency (HUD, BIA and IHS) involvement (which resulted in undefined areas of responsibility), a lack of coordination in planning and development, and a lack of compliance with deadlines.[26] Also mentioned was the failure to consider the unique environmental conditions.

Failure to complete construction was noted, particularly with the mutual-help housing projects. However, there were documented cases of five housing programs other than mutual-help that were also not completed.[27] Another problem with the mutual-help projects was the lengthy construction period which averaged 19 months.[28]

The design and construction defects were found to be exacerbated by poor maintenance.[29] Despite the realization of this problem,

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22. 4 out of 10 families on the Swimomish Reservation previously lived off the reservation. Some families at Rosebud had also returned to the reservation to occupy the new homes. And there is information to the effect that at the Lummi, Pine Ridge, and Cheyenne Reservations, some families living off the reservation will return as soon as housing is available. GAO Report, at 27.

23. HUD, on a national basis, estimated that 2.2 million housing units considered adequate in 1967 would be substandard within 10 years. GAO Report, at 27.

24. *See* note 9 *supra*.

25. 51 of the 83 new or renovated homes on the Rosebud, Pine Ridge and Cheyenne River Reservation were classified by the BIA as standard but were in fact substandard according to the minimum HUD criteria. GAO Report, at 23.

26. The lack of coordination was not limited to inter-agency communications. The HUD financed Cheyenne River Reservation project, for example, discovered a defect in the attic vents in 1965, yet in 1966 and again in 1968, HUD authorized the design and construction of units, on the Rosebud Reservation, with the same defect. GAO Report, at 50. A HUD official has also said that due to the lack of coordination between Management and Production, Housing Production may allocate new housing units to LHA's having no knowledge of whether the particular authority is operating smoothly, or has sizeable tenant accounts receivable, or possesses the necessary management skills. Inter-agency problems resulted in water pipes being installed improperly causing them to freeze and break, and paved streets not being provided, resulting in roads becoming impassible in the winter. The estimated cost of providing streets at Rosebud was $1,611,000 and at Yakima $25,000. GAO Report, at 63.

27. GAO Report, at 62. According to HUD four of the five projects were contracted to the LHA, not a conventional bid contractor.

28. GAO Report, at 55.

29. In about 1/3 of the homes visited by the GAO inspectors, deferred maintenance and poor house-keeping had contributed to the deterioration. Of the 232 new or renovated homes that were inspected, 100 homes needed repairs or adjustment of the

HUD and the BIA had provided few inspections and limited assistance to the families involved.[30] The reasons ctied by LHA and BIA officials for Indian family maintenance and housekeeping problems were low incomes, unpreparedness for exposure to modern living, and the low priority of home maintenance to other family needs.[31]

## Agency Progress In The Sixties

Despite the fact that during the sixties actual housing construction for Indians amounted to "about 1,000 to 1,500 units annually, [which did] not even keep pace with deterioration, decay and population growth,"[32] a few administrative and legislative changes occurred in partial response to the various reports, which could have facilitated the elimination of substandard housing on the Indian reservations.

### 1. *Bureau of Indian Affairs*

The Bureau of Indian Affairs (BIA) did establish a special division with the express objective of improving Indian housing by assisting Indians in obtaining funding from various federal housing programs. In 1965, the Housing Development Program[33] received funds through the Housing Improvement Program (HIP) to do limited repairs and construction on houses of Indians who were unable to receive assistance from other sources.

It was the housing division that in 1966 made the first estimates of the Indian housing need.[34] Another survey of need was taken in 1968 because the 1966 guidelines were "rather loosely formulated . . . and consequently reflected much too low a need. . . ."[35] Yearly surveys have been taken since that time.

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heating or ventilation, 90 needed repairs of the water or plumbing, 90 needed electrical repairs, 140 needed paint or stain on the exterior walls, 50 needed roof repairs, 170 needed interior repairs or paint and 130 were found to have solid waste debris that was a health or safety hazard. GAO Report, at 31-32.

30. The GAO Report cited examples of effective home maintenance assistance at two projects at Nez Perce Reservation, Idaho. GAO Report, at 27.

31. Query whether reason one and three are not one and the same. If funds are limited and a family has a roof over its head other needs such as food and clothing naturally take precedence.

32. The People Left Behind, *supra* note 13, at 99. BIA statistics for FY 68-70 show a total of 11,874 new homes built from every source and 7,228 homes repaired.

33. Note that the BIA has two line items for housing assistance; the Housing Development Program which provides staff positions and limited LHA management and tenant training; and the HI Program which provides funds for actual home repairs and new home construction.

34. 1,193 houses were built and 7,228 repaired between FY 65-70 with HIP money.

35. *See* note 7 and accompanying text, *supra*.

36. *Hearings Before a Subcomm. of the House Comm. on Appropriations*, 92nd Cong., 1st Sess. 1260 (1971). The housing needs in 1966 showed 57,400 families needing housing; in 1968, 68,304 families and in 1969, 63,061; and 1970,, 60,411.

Initially, the HI Program funds[37] were allocated to new dwellings for Indians who could not afford, or participate in, other federal programs—typically the elderly.[38] Sometime in 1967-1968, the BIA decided to modify the program and emphasize repairs rather than the construction of new homes. The Indian tribes reportedly were also involved in the planning and use of these funds.[39]

The HUD, HAA housing programs were extended to the Indian reservations in 1961.[40] Although applications were received and dwellings built, the formal agreements between the BIA and HUD outlining each agency's responsibilities were not signed until 1968 for the mutual-help[41] and conventional low-rent programs.[42] The agreements in general required HUD to aid the tribal governments in qualifying for assistance, to assist the LHA with all the procedures necessary for obtaining funding—including assistance with site selection, preliminary loan contracts, ACC formulations and funding, etc., to provide training in development and management procedures for LHA and BIA staff, to provide on site construction inspections, and to approve each project from the standpoint of minimum health, safety and occupancy standards. Some of the responsibilities of the BIA are as follows: assisting the LHA in meeting the requirements established by HUD—including site selection, sample surveys, data on financial feasibility, soil investigation, title evidence, etc. For mutual-help the BIA was to designate a representative and provide adequate construction services including inspections, cost control, and training programs for the participants. In addition the BIA was responsible for encouraging, within the limits of economy and feasibility, the use of locally developed materials. Subject to BIA approval and if the LHA was incapable of the responsibility, the BIA assumed some management and administrative responsibilities for the public housing units. The BIA was to perform fiscal audits,

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37.

| Fiscal Year | Appropriated Funds |
|---|---|
| 1965 | 500,000 |
| 1966 | 1,000,000 |
| 1967 | 1,000,000 |
| 1968 | 3,080,000 |
| 1969 | 3,671,000 |
| 1970 | 5,711,000 |
| 1971 | 6,652,000 |
| 1972 | 9,164,000 |
| Requested 1973 | 9,673,000 |

Available figures for the Housing Development Program are:

| | |
|---|---|
| 1971 | 2,380,000 |
| 1972 | 2,483,000 |
| Requested 1973 | 2,376,000 |

38. *Hearings Before a Subcomm. of the House Comm. on Appropriations*, 90th Cong., 1st Sess. 682 (1968).

39. *Id.*

40. The Public Housing Authority received 4 housing applications from two Indian tribes in South Dakota (the Kyle-Oglala for 15 units and Pine Ridge for 114 units) in August, 1961.

41. *See* letter to Philleo Nash, Commissioner of the BIA, from Marie C. McGuire, Commissioner of the PHA, May 29, 1963.

42. *See* Agreement Concerning Conventional Low-Rent Housing on Indian reservations,

certify to PHA that the low-rent character of the project was being maintained, and take any steps necessary to correct the deficiencies found, as well as furnish annual reports to the PHA covering all phases of the PHA-assisted housing programs.

The agreements in effect provided the BIA personnel would carry out certain functions normally accomplished by the HUD staff. This division of responsibility, however, did not work effectively and serious management problems arose in late 1966.[43] Accordingly the management functions were returned to HUD and a plan for financial reimbursement between the two agencies was established. The BIA was to reimburse HUD up to $147,000 for the two years of 1968-1969. This arrangement also failed. Other proposals were made with the final result being the refusal of the BIA to renew the reimbursement agreement. Discussions followed after which Secretary of Interior Walter Hickle recommended changes in the agreement.[44] The reply from George Romney, Secretary of HUD,[45] suggested a comprehensive review of the entire inter-agency agreement, which to date has not occurred.

During the time that the two agencies have been negotiating to re-negotiate agreements, HUD financed housing has continued to be built on the reservations.

2. *Department of Housing and Urban Development*

The three types of public housing programs that are generally used on Indian reservations include the conventional low-rent, mutual help and Turnkey III (with some variations).[46] The conventional low-rent and Turnkey III programs operate the same way on the Indian reservations as elsewhere. In conventional low-rent housing, the units are rented to low-income families with HUD's financial assistance payments being made over a 40-year period during which the development cost of the project is retired. Like other housing authorities, the Local Indian Housing Authority finances the project by selling bonds to private investors.[47]

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signed by Marie C. McGuire and Philleo Nash on February 12, 1965.

43. "The provisions of the 1963 Agreement have been interpreted by some tribal, HUD and BIA staff to provide for the placing of a BIA 'layer' between the tribes and HUD. In some cases, the intended role of the BIA has been interpreted as being that of the defacto operators of the tribal housing authorities with the tribal housing authorities' commissioners and staff being a subordinate 'rubber stamp'." Letter from Walter Hickle to George Romney, June 10, 1970.

44. *Id.*

45. Letter from George Romney, to Walter J. Hickle, October 21, 1970.

46. The Housing Assistance Administration of HUD received 4 housing applications from two Indian tribes (the Kyle-Oglala - 15 units and Pine Ridge - 114 units) in South Dakota in August, 1961.

47. The only exceptions to the above programs are the following: As of December 1970, the Seminole Nation in Oklahoma has partial occupancy of a leased housing project. Both the Seminole and Chickasaw of Oklahoma have one project of leased housing with rehabilitation. And the Seneca Nation of New York and Crow Creek, S.D. have a project of acquisition with and/or without rehabilitation. Except for the two pending applications from the Passamaquaddy Reservation in Maine for the latter type of project, no other applications have been received for the above types of projects.

The Turnkey III program is the public housing-home ownership program which enables low-income families to purchase a home by using a combination of public housing subsidy and maintenance obligations by the home occupant. In the Turnkey III plan, the Local Housing Authority (LHA) makes an application to HUD for reservation of units. Upon approval, proposals from developers are publicly invited. The developer is selected and builds the housing for sale on completion to the LHA. The Authority uses 25-year tax exempt notes or bonds for the purchase of the project, and provides the family with two-year lease-purchase option ownership rights in the house.

The families are required to maintain their own homes. They are individually compensated for doing so by the LHA's depositing in their individual accounts the amount that the LHA would otherwise have to pay for maintenance. This earned "sweat" equity belongs to the family. If the family decides to leave at any time prior to obtaining title, they take this accumulated amount with them. If the family does not leave, this equity is applied to enable the family to obtain title sooner.

While these funds are building up, the LHA uses the annual contributions provided by HUD to make payments on the capital debt of the home. As the capital debt is reduced, the eventual sale price to the resident family is also reduced. The family is ready for title when their income and assets increase to the amount necessary to assume the costs of ownership and obtain a mortgage on the balance of the capital debt of the house.

During the sixties, HUD designed the "mutual-help" program to meet the unique needs of Indians living on the reservation.[48]

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48. The request to HUD for a program of mutual or self-help housing came from the BIA. Joseph Burstein, General Counsel for Public Housing Administration approved the concept on November 30, 1962. (*See* Memorandum to Commissioner, PHA from Legal Divison, Subject PHA Mutual Housing in conjunction with BIA, November 30, 1962). A formal agreement was entered into between the BIA and HUD on May 29, 1963. Two documents commonly referred to as the Nash-McGuire Agreement set forth the responsibilities of each agency (*see* letter to Philleo Nash, Commissioner of the BIA from Marie C. McGuire, Commissioner of the PHA, May 29, 1963). The first applications were received in the spring of 1963 from LHA in North Dakota and Arizona.

UNITS IN MANAGEMENT — DECEMBER 31, 1970

| CONVENTIONAL | ACQUISITION W/OUT REHAB. | LEASED HOUSING | MUTUAL OR SELF-HELP | TURNKEY | TURNKEY MUTUAL HELP | LEASED WITH SUBSTANT. REHAB. | LEASED HOUSING | TOTAL |
|---|---|---|---|---|---|---|---|---|
| 2080 | 70 | 65 | 878 | 785 | 865 | 115 | 230 | 5088 |

IMPORTANT NOTE:
The above statistics were compiled from raw data in HPMC Statistics Branch

Mutual-help homes are produced at lower rents than the Turnkey III homes, primarily as the result of the owner-participants "sweat" equity contribution (estimated at $1,000 to $1,200 per unit, or $1,500 for those that include land). Additional rents are kept lower by virtue of a waiver of the requirements for vacancy losses and maintenance.[49]

Financing and development of these public housing projects is accomplished by the tribal LHA through the sale of one-year tax exempt notes insured by HUD, with cost amortized over a 20-year period. These notes are traded in the same market and in much the same fashion as United States Treasury bills. In the summer of 1967 and 1968 BIA conducted a training program for prospective LHA management employees at the University of New Mexico. Course material was prepared by HUD staff. Since that time, however, the BIA has not conducted any training programs.[50]

Perhaps the most significant development of the sixties, beyond the acknowledgement of the Indian housing problem and the HUD and BIA agreement, was the signing of two tri-agency memoranda of understanding by HEW, IHS; DOI, BIA; and HUD, HAA in the spring of 1969. The purpose of the agreements was to define the objectives of the Indian housing program and the responsibilities of each agency so that sanitation facilities would be provided "proportionate to the number of housing units being constructed."[51] In order to define the responsibilities and "alleviate funding problems associated with the provision of sanitation facilities for Indian housing in fiscal 1969," a projection of 8,000 housing units to be constructed and renovated in each of fiscal years 1970-1974 was established. HUD was responsible for 6,000 units of new housing; BIA for 1,000 units of new or improved housing; and tribal groups for 1,000 units of new housing.[52] It was this memorandum, along with the stated objective of the BIA that the substandard condition of Indian housing would be eliminated in the 1970's,[54] that prompted the GAO Report. The second memorandum, signed later that same month, has since been operationally modified (although not officially

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and have neither been sifted for errors nor double checked. A figure of less than "5500 units in management" is suggested until these figures can be refined.

49. Most sources guide the lowest monthly payment for BMIR (Below Market Interest Rate) home ownership on the reservation at $35.00 as compared with $9.87 for the mutual-help. Transcript of Indian Housing Management Conference, July 28, 29, 30, 1971, at 53 and Appendix D, at 28.

50. In 1971, however, the BIA financed a number of trainees in NAHRO training.

51. Memorandum of Understanding, Provision of Sanitation Facilities for Indian Housing HEW, IHS; DOI, BIA; HUD, HAA (April 15, 1969).

52. *Id.*

53. *Id.* Because of the varied uses to which tribal funds are put and the inability to obtain much significant information, the use of tribal funds for Indian housing will not be discussed. However, the BIA does estimate that in 1968, $2,271,400 in loans were made from both the BIA and tribal sources. In 1969 the figure increased to $4,704,400 and in 1970 was $3,877,400.

54. *See* note 18 *supra*.

modified). The memorandum identified more specifically the functions and essential points of coordination between the three agencies.

### 3. *Farmers Home Administration and Veterans Administration*

During the sixties the major problems that had prevented the Farmers Home Administration from assisting Indians with home loans were eliminated. Through legislative enactments, FmHA was permitted to make loans to individuals with leasehold interests and to non-farm rural families.[55] Despite the legislative changes the use of FmHA loans by Indians has been limited.[56]

The Veterans Administration (VA) apparently has done little to increase the number of loans to Indians. Only recently have they even begun to collect statistics on the number of loans applied for by and granted to Indians.[57]

### 4. *Office of Economic Opportunity*

The most vigorous effort of the OEO in Indian housing was in the construction of 375 "transitional" homes on the Rosebud Sioux Reservation in South Dakota. Conceived as a multi-purpose project, the effort had as its goal the construction of 375 low-cost houses, the creation of a new local home building industry, the development of new or improved skills for 200 reservation residents, and the creation of new local institutions for 21 communities on the reservation. The project was designed to demonstrate that a low cost house could be designed and developed which would fulfill the present expectations of the Indian families for an adequate house—including adequate space, privacy, and a healthful environment—and which would not overburden the families with high costs for operation and maintenance.

The house ultimately designed contained 620 square feet. It included 2 bedrooms, a bath, a living room-dining room, and a kitchen area. These houses were originally designed for wood heat, but some 200 families chose the optional oil heating system available.

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55. 42 U.S.C. §§ 1470, 1471 (1970).

56. According to FMHA records $5,703,200 in rural housing loans were made in FY -71. In FY -70 the figure was $2,406,640. The BIA estimates that in the calendar year of 1969 $1,974,700 in loans were made or guaranteed and in 1968 $2,076,700 in loans were made or guaranteed.

57. Figures available from the VA at this time show only the following information:

| | Oct. '71 | Nov. | Dec. | Jan. '72 |
|---|---|---|---|---|
| Applications rec'd. | 41 | 53 | 34 | 18 |
| Commitments issued | 35 | 34 | 33 | 15 |
| Evidence of Guaranty issued | 21 | 24 | 27 | 30 |
| Cancelled or Withdrawn | 1 | 2 | 4 | 6 |
| Pending end of month | 47 | 77 | 104 | 97 |

No figures are available from the VA as to the amount of money involved in the loans. The BIA's estimates show that in the calendar year of 1970 $982,600 in home loans were made, in 1969 $863,900 in loans were made and in 1968, $647,400 in loans were made.

The houses as constructed did not conform to minimum HUD specifications.[58] The goal of the "demonstration grant" was to establish that such a house below HUD standards, yet carefully designed to meet specific needs, was a feasible alternative to existing Indian housing programs.[59] The OEO considered the program completed as of July, 1968 and the homes are presently occupied.

The GAO Report specifies several instances of construction defects and incomplete construction. However, there has been no follow-up by the OEO to correct these defects. HUD and the BIA have not lowered their standards and no further "transitional" units have been built.[60]

The OEO has also been involved in supplemental funding to HI Program activities through grants to several community action agencies. The OEO funds are used to pay workers (who are not the homeowners) to repair homes with HIP funds. The estimated funding is $700,000 or approximately $35,000 per grantee per year.

From 1961 to 1971, little improvement was made in increasing the supply of standard housing for Indians.[61] Indian housing programs have been refined and expanded but the same problems persist. The agencies and reports were still concerned that the precise housing need was not defined. Query what difference it would make if everyone knew that the housing need was 50 per cent or 70 per cent of the actual supply, if the need was not being met?

The problems of construction and design persisted. Designers failed to heed repeated recommendations to anticipate unique environmental and cultural needs. The mutual-help construction period continued to be slow. The low incomes of the Indian families continued to exacerbate the home maintenance problems. The inability of the majority of Indian families to obtain "credit-worthy" ratings prevented large-scale use of the loan guarantee programs, despite the important legislative changes. The training of homeowners, tenants and LHA staff had yet to be realized on a significant scale.

Recently, HUD, BIA and IHS have made some significant changes in their programs in response to the GAO Report. However, as in the past, the changes are evolving too slowly and

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58. *See* Preconstruction Manual for Low and Moderate Income Housing.

59. Such a low-cost home, would, if constructed under the public housing program, provide more houses per dollar expended, if constructed under a Below Market Interest Rate program it would lower the income levels necessary to participate in the program.

60. Some OEO officials have suggested that HUD's concern over standards is primarily to insure that investors are adequately protected, that is, not so much to protect Indian families against inferior living conditions as to insure sound investments for the mortgage investors.

61. The BIA consolidated housing report for FY -70 shows that between 1968 and 1970 11,874 new homes were built and 7,228 were repaired.

never seem to result in an expansion of the standard housing market.

## Agency Response to the GAO Report

The impact of the GAO Report on the three principle agencies[62] can be clearly seen by their willingness to accept and respond to the draft copy of that Report. In response to the GAO Report's criticism of the existing need assessment, the BIA in May, 1970, issued new HIP guidelines that extablished housing standards for general construction, heating, plumbing, wiring and living space. The guidelines, although providing the option of incorporating the state or tribal code, are substantially below the FHA minimum property standards.[63]

The guidelines also define five categories for assistance under the HI Program. Two of the categories involve home repairs and the remaining three the construction of new homes. One of the repair categories and one of the new construction categories pertain to dwellings that do not meet the standards established in the HIP criteria, even after the work has been completed. The rationale for expenditures on homes that do not result in decent, safe and sanitary structures is that the condition is temporary to alleviate grossly substandard conditions, and the eventual aim is a decent, safe and sanitary home.[64] Due to the exigencies of the Indian housing situation, the repair and building of substandard homes cannot be summarily criticized. However, a new problem does arise in measuring the Bureau's achievements in reducing the number of substandard houses. The consolidated FY-71 area housing

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62. IHS was not requested to officially respond to the Report. But it did make some administrative changes as a result of the Report and did comment upon its reaction to the Report in the Senate Appropriation Committee hearings for FY-73.

63. Heading the list of HIP standards is that of "maintaining a minimum temperature of 70 degrees," which is substantially similar to the FHA requirement. *See* Minimum Property Standards for One and Two Living Units, § 1003-32 at 200, [hereinafter referred to as FHA Standards.] Plumbing: The only substantial difference is that the FHA Standards require as a minimum a laundry tray, or in lieu thereof, piping for a clothes washing machine, *id.*, § 1006.31, at 213,, while the HIP criteria do not mention the above. Electrical system: The HIP criteria require a "minimum of two circuits per dwelling and provision for . . . one additional circuit." No mention is made as to the minimum amount of ampere per circuit. The minimum FHA requirement is 15-ampere circuits for all areas except the kitchen, dining and laundry areas, for which two 20-ampere circuits must be provided. *Id.* §1007-6.1, 6.2, at 26. Overcrowding: The HIP criteria provide for 1BR - 1-3 persons; 2 BR - up to six persons; and 3 BR - adequate for all but the very largest families (the first BR will have 100 sq. ft. and a minimum of 80 sq. ft. is required for the others). The FHA Standards do not include occupancy standards. However, their minimum room sizes are larger than those mentioned above:

| | |
|---|---|
| 1-BR | 120 sq. ft. total |
| 2-BR | 200 sq. ft. total |
| 3-BR | 280 sq. ft. total |

*Id.* § 602-31, at 32.
The crowding standard for HUD financed units is 2 persons to a bedroom. *See*, Low-Rent Public Housing Preconstruction Handbook, December, 1971, HPMC-FHA 7410.8 § 2-5.

64. *See* Housing Improvement Program Criteria, BIA.

inventory states that 755 new homes were constructed and 4,205 dwellings repaired in FY-71. The report does not clearly reflect that 434 of the new homes were less than standard and 2,804 of the repaired homes were not standard after the repairs were completed.[65]

The official BIA answer to the report[66] also reflected improvements in the housing survey process. In general, the BIA stated that it had responded to all of the recommendations relating to the identification of housing needs,[67] except that the Bureau was not presently considering the factor of the off-reservation Indian population.[68]

HUD and IHS were not involved in the recommendations concerning the identification of housing needs, but the BIA did state that it would use the statistics that each of these agencies had available and include them in the annual inventories.[69] The real problem of coordination in the area of need surveys, however, has not been addressed. The problem is that HUD-constructed homes are appearing on the housing charts as completed standard dwellings when in fact, the construction is not complete, or if completed, is less than standard.

The second area in which the GAO Report found severe deficiencies in the housing program was in the development and operation of housing projects. The BIA generally agreed with the conclusions of the Report, but felt that since the problems referred to HUD-assisted dwellings, it was HUD's responsibility to respond more fully. The Bureau did mention, however, the efforts that it had made within the limited resources available to train the LHA's in management techniques, and to provide supplemental home ownership train-

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65. It would not be too difficult to clearly reflect this information. Note that the chart reflecting the total housing need distinguishes houses in standard condition except for one or more utility from the total housing units needing renovation.

66. Letter from Warren Brecht, Deputy Assistant Secretary of Interior to Chairman Hollfield, Jan. 28, 1972. [hereinafter cited as Brecht letter].

67. The only need assessment form that the Bureau has developed since the GAO Report is found in the HIP criteria. It deals only with the homes built and/or repaired by the Bureau and places them into the five HIP categories. The Washington office of the Bureau has instructed the area offices to collect the data suggested by the GAO Report but has not supplied any guidelines. This could be a major weakness in the assessment of needs, but it is the contention of this writer that a more accurate assessment of the need at this point in time without a substantial increase in the supply of standard homes would be a useless exercise.

68. The refusal of the Bureau to consider the returning off-reservation Indians in the statistics could be an important weakness. The GAO Report cited several cases where Indians have actually moved back to the reservation when housing became available and mentioned several other areas where there was evidence of a desire among the off-reservation Indians to return. *But see* note 67 *supra*, for further comment on the relevance of need assessment surveys at this point in time.

69. *See* Brecht letter. IHS has begun to conduct a very complete environmental survey of Indian homes. More than 37,000 homes have been surveyed yet it does not appear that the BIA has utilized this data in its annual inventory. The IHS survey includes the type of construction, the persons per room, persons per home, selected factors such as walls, roof, ceiling, floors, steps, doors, heating, electricity, sanitation facilities, accident hazards, etc. for each dwelling surveyed.

ing for new and prospective tenants.[70] These efforts are not new. The BIA was performing the same minimal training in the latter part of the sixties.[71] It is unfortunate to note that even though the BIA is not subject to the statutory funding limitations of HUD[72] and could supply a large amount of the training money for the LHA staff and homeowners, it has not increased its budget request in this area and has in fact, reduced its total personnel request.[73]

In response to the GAO Report's recommendations, HUD has promulgated a number of circulars with respect to construction and design defects. Together these circulars reflect only minimal program changes and, except for two significant commitments, could be termed a whitewash. Two circulars have been issued regarding the force account mutual-help program.[74] The first circular established criteria for the acceptance of new projects[75] and stressed the necessity of expediting the construction of existing projects. The second circular, in effect, terminated the force account mutual-help program by prohibiting the development of any new projects or the execution of any Annual Contribution Contracts (ACC) where the units are not yet under construction.[76]

In June 1971, HUD issued another circular that updated the department's authority and policy in connection with remote Indian areas.[77] This circular encourages LHA's to develop new design and program concepts to overcome the factors that make it difficult to provide economical housing in remote areas and to obtain housing that conforms to local living patterns. The policy of this circular is commendable. However, it is unfortunate that HUD has not seen fit to supply the LHA's with additional resources to ensure that solutions to the enumerated problems will be achieved. Also, it should be remembered that the BIA in the Nash-McGuire Agreements was

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70. The FY -72 funds were allocated as follows: $150,000 for management services and training of LHA's and $40,000 for training of LHA staff who in turn would teach home maintenance to the Indians. The remainder of $2,243,000 was used for the salaries of the BIA housing staff which totals 141. Interview with Monte McMichael, BIA. *See also* note 61, *supra*.

71. *See* note 49 *supra*.

72. The only source of HUD-funds in conventional low-rent housing for training the staffs of Indian LHA's is the operating income and subsidy. Thus if the training of LHA staffs is included in the developmental costs of a project the rents of that project must also increase. The same is true for the BMIR projects.

73. The Housing Development line item provides these services. The funding for Housing Development in FY -72-$2,433,000 and requested for FY -73-2,376,000. The difference of $77,000 between FY -72 and FY -73 is for employment reductions. U.S. Department of Interior Budget Justifications FY -1973, BIA, at IA-58.

74. HUD Circular HPMC-FHA 7580.2, February 26, 1971 and HPMC-FHA 7580.2A, January 14, 1972. The Mutual-help programs in these circulars are limited to the force account method which are those units that are developed under the auspices of an LHA, not by turnkey or a competitive bid contractor.

75. The criteria is nearly identical to the GAO Draft Report, at 51-52.

76. The BIA has supported HUD's action in this area by terminating their program of supplying construction superintendents for mutual-help programs. *See* Brecht letter, at 4.

77. HUD Circular HPMC-FHA 7581.2, June 18, 1971.

committed to do the same thing. Nothing was developed by the BIA because of a similar lack of funding.[78]

Another circular issued by HUD in January, 1972, clearly established that HUD was ultimately responsible for any housing constructed through its programs.[79] This circular also quoted the GAO Report recommendations regarding the need to *strengthen* reviews of housing designs to ensure that local climatic conditions are adequately considered and to *increase* the emphasis on periodic inspections to reduce construction problems. Unfortunately, however, HUD did not see fit to provide solutions for these recommendations.

HUD also issued two circulars concerning the development costs for housing projects in Indian areas.[80] These circulars together permit HUD to include within the costs of planning, construction, and inspections of the low-rent public housing projects, the cost of providing (*within project boundaries*) all needed water and sewage facilities and all-weather streets, sidewalks, curbing, and street lights. Also, if connection with existing systems appears more feasible, HUD may include connection fees in the pro rata share of the construction costs for water and sanitation facilities.[81] This circular did respond to the GAO Report. It merely emphasized the fact that housing for Indians should be, as it is for other Americans, consolidated under the auspices of one agency.[82]

A final circular issued by HUD that relates to the GAO Report, but which is not directly responsive to that Report, pertains to "Indian Employment, Training, and Economic Benefits from Public Housing Development."[83] This circular authorizes HUD area directors and regional administrators to waive the competitive bidding and advertising requirements of the Annual Contributions Contract (ACC), and to approve an employment training and economic benefits preference to qualified local Indian residents.[84] The problem that still exists, and that was not addressed by the circular, is that there are in fact very few Indian design, architecture, or construction firms.

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78. *See* notes 47 and 48 and accompanying text *supra*.

79. HUD Circular HPMC-FHA 7410.7, January 14, 1972. The GAO Report had pointed out some major areas of inadequate definition of responsibilities and lack of coordination among the three agencies (BIA, HUD and IHS).

80. HUD Circular HPMC-FHA 7581.1 and HPMC-FHA 7581.A. These circulars, unlike the others mentioned above, do not specifically mention the GAO Report. However, HUD Circular HPMC-FHA 7410.7 January 14, 1972, note 79 *supra*, does mention the GAO Report and makes reference to HPMC-FHA 7581.1A.

81. The costs may not exceed the cost of on-site facilities.

82. IHS and HUD met to discuss HPMC-FHA 7581.1 on July 26, 1971. As a result of this meeting IHS issued a memorandum on August 26, 1971 to all area directors signed by H.V. Chideen for Emery Johnson, Assistant Surgeon General, that informed the area directors of the HUD Circular and outlined a procedure for IHS Staff.

83. HUD Circular HPMC-FHA 7580.1, November 2, 1970.

84. "During fiscal years 1971 and 1972, projects involving over 1800 units of housing worth more than $21 *million* have been or will be contracted out to Indian firms." Remarks by Samuel J. Simmons, Assistant Secretary for Equal Opportunity, U.S. Department of Housing and Urban Development, 41st Annual Convention of the National Housing Conference, March 6, 1972.

A final step that HUD has taken in response to the GAO Report and in light of its obligation to build 6,000 units per year from 1970 to 1974, a total of 30,000, is to earmark a specific number of units per region.[85] Despite the earmarking however, HUD has continually fallen short of its goal. This failure to meet the stated goal, along with the BIA estimated population growth[86] will necessarily mean that the objective of eliminating the sub-standard housing on the Indian reservations cannot be achieved.[87]

In light of the meager response to the GAO Report and the reports which preceded it, the real question is what can be done now to increase the total housing supply for Indians on reservations. The answer is basically political. It is political because the solution involves the coordination and commitment of three agencies. It is political because of the variety of cultures and traditions among the Indians. It is political because of the relative isolation—or call it invisibility—of the reservation Indian in America today. And it is political because the abuses of the past that must be exposed, were permitted by the same agencies that can provide the only real solution to the problem today. Although politics may be viewed as an amorphous answer, there are a number of specific tools available that can be utilized to achieve the goal of improved and increased

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85. *Annual Contributions Contract FY -71 Construction Starts*

| | Targets | Executed | Targets | Completed |
|---|---|---|---|---|
| Boston | 100 | 0 | 100 | 0 |
| New York | 50 | 0 | 50 | 0 |
| Atlanta | 300 | 270 | 200 | 100 |
| Chicago | 375 | 389 | 300 | 244 |
| Fort Worth | 2425 | 2495 | 1750 | 1403 |
| Kansas | 50 | 70 | 50 | 56 |
| Denver | 1950 | 1871 | 1000 | 1259 |
| San Francisco | 1350 | 2099 | 2100 | 1877 |
| Seattle | 500 | 270 | 450 | 35 |
| | 7100 | 7464 | 6000 | 4974 |

FY -72

| | Targets | Targets |
|---|---|---|
| Boston | 0 | 0 |
| New York | 0 | 0 |
| Atlanta | 0 | 250 |
| Chicago | 250 | 200 |
| Fort Worth | 1400 | 1600 |
| Kansas City | 100 | 50 |
| Denver | 1400 | 1050 |
| San Francisco | 2150 | 2300 |
| Seattle | 1200 | 450 |
| | 6500 | 6000 |

86. The BIA estimates a population growth that will increase housing needs by about 15,000 per year. GAO Report, at 13.

87. In the FY -71 Consolidated Area Housing Inventory, the BIA states that 20,735 housing units needed repair; that 4,184 houses were in standard condition except that one or more utilities were not available; and, that 49,840 new housing units were required as of FY '71 for a total need, excluding the standard units without one or more utilities, of 70,579. The goal of 8,000 units per year (6,000 HUD, 1,000 BIA and 1,000 Tribal funds) will produce only 80,000 units, 5,579 less than the known objective. In addition, this known objective does not take into account the increased needs which will arise in the 70's from the deterioration of presently standard units and the return of Indians to reservations, especially in view of the new BIA policy not to encourage the resettlement of Indians into urban areas.

housing supply. These tools include: the tri-agency memorandum which specifies a total of 8,000 homes constructed annually;[88] the BIA's commitment to solve the substandard Indian housing problem in the seventies; the President's commitment to involve the Indians more in decisions that affect their welfare;[89] the growth of "Red-Power;" and, the recommendations of the GAO Report. These tools could be utilized to focus national attention on the Indians and their housing conditions. They can also be used to obtain stronger commitments from the federal government that will protect both the individual Indian and the tribal governing bodies and LHAs. The most obvious way for a minority to obtain commitments from the federal government is through publicity and constant prodding.[90]

The beginning of a forum for the recognition and identification of solutions to Indian housing problems was initiated by HUD in a meeting of representatives of various Indian Housing Authorities.[91] As a result of this meeting sixteen recommendations were presented to George Romney.[92] Some of these recommendations

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88. Memorandum of Understanding, Provision of Sanitation Facilities for Indian Housing, HEW, IHS; DOI, BIA; HUD, HAA (April 15, 1969).

89. Message from the President of the United States, July 8, 1970.

90. The need for constant prodding cannot be over-emphasized. The breaching of the Nash/McGuire Agreements, by both the BIA and HUD are perfect examples that both agencies will perform as they wish, if permitted, despite any agreement, contract or memorandum.

91. July 28, 29, 30, 1971, DHUD.

92. Resolution

1. We request that the Secretary, by the end of 1971, recruit and place Indian employees in positions at levels in the HUD staff structure where they could make a significant contribution to HUD understanding of the unique relationship between the Indians and the United States Government and the continuing problems of Indian people and their critical need for special assistance with their housing problems. A Deputy Under-Secretary at the Central Office and appropriate existing positions at the Regional and Area Offices manned by qualified Indian persons would be most helpful to HUD and to the Indian Housing Authorities in expediting delivery of housing to Indians and Alaskan Natives.

2. We request that HUD, recognizing the key role that the LHA Executive Director plays in the delivery and management of Indian housing, find means to assist the Authorities to strengthen their Executive Directors by funding a program to subsidize the Executive Directors' salaries and *training expenses in advance of project operation*, so that each new Authority will have a *qualified manager when it begins operations.*

— We request that HUD fund tuition, travel expense, salary of substitutes and other necessary expenses for continuing programs of development and growth for Executive Directors when LHA funds are insufficient to allow the LHA to carry out such a program on its own.

— We request that HUD give Executive Directors the opportunity to meet frequently with key HUD personnel, in groups of five to ten people, to search actively for improvements, both in HUD policies and in LHA operations.

— We request that HUD provide field accountants in each Region who could assist the Authorities in their own offices, when needed.

— We request that HUD develop a *training program, utilizing Indian input, for Board members, office staff members and maintenance people.*

— We request that grant funds be made available to provide for personnel, equipment, and materials needed to acquaint participants with their obligations and to teach participants to make the best possible use of their new homes and equipment.

3. We request that development funds from HUD include money for streets, roads, water and sewer facilities, as well as for houses, so that the project can be completed as a unit with all elements necessary for occupancy present. We request that that portion of the development cost which is for facilities normally provided for

have been adequately answered,[93] but others have not. These proposals need more intensive follow through. In conjunction with these proposals, the following areas could also be considered:

1. *Housing Criteria*: Steps could be taken to get the BIA to establish housing guidelines that comply with the national FHA-HUD guidelines. This is not to suggest that the BIA should eliminate its program of providing grants to Indians to improve their housing or to build homes which do not meet the standards established in the guidelines. But, as a minimum, the guidelines—the measure of decent, safe and sanitary homes—for an Indian should be equivtlent to the national model. Obviously, the difficulty of this position is that the standards of one agency are not necessarily binding on another, but a petition should be filed.

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Indian people by other agencies, such as roads from BIA and sanitary facilities from Indian Health Service, be handled as a grant and not added into the project cost.

— We request that HUD assist LHA's with road problems in areas where the existing road systems are not adequate to serve the areas in which Indian families wish to live.

4. Since the Turnkey Mutual-Help Program is the only HUD Program that serves the *very* low income (and is a program well-liked by Indian people), provision should be made in that program for administrative costs in such a way that these costs will not be an added burden on the low-income family. This financial help should be available from the very inception of the program, which is not presently possible.

5. We request that the LHA be allowed grant funds to correct deficiencies which develop in houses where there is no fault or recourse against the contractor. There is a precedent for this in the 1970 Housing Act where the FHA is authorized to repair such deficiencies in 235 Program homes at no cost to the tenant or buyer.

6. We request that Local Indian Housing Authorities be given discretionary power to raise income limits to serve Indians whose housing needs are not being met from any source.

7. We request that HUD develop the insurance program to include vandalism coverage for all programs.

8. We request that a program and funds be made available to assist mutual-help participants in meeting their maintenance responsibilities.

9. We request that HUD publish a completely new manual for the Mutual-Help Housing Program, and that the reporting requirements for Mutual-Help Programs be reviewed, simplified and tailored to Indian program requirements.

10. Income reexaminations should be required every two years, rather than annually.

11. We request that Indian Housing Authorities be audited by the Department of Housing and Urban Development, rather than by the Department of the Interior.

12. We request that Indian Authorities be allowed to write tenant leases on Low-Rent Programs to fit their individual situations and not be required to make the overall lease change as outlined in Transmittal Notice RHM 7465.8 dated Feb. 22, 1971, but conform more to conditions as listed in Circular HPMC-FHA 7581.2, Housing Assistance in Indian Areas.

13. We request that HUD allow the LHA to make a reasonable per diem payment to LHA Commissioners for attendance at LHA meetings as a proper project cost. Include funds in the development budget for the extra meetings required during the planning and contruction periods for new projects.

14. We request that authorization be given to LHA's to acquire GSA Excess Personal Property, such as sanitation trucks, 1/2-ton utility service trucks and maintenance tools.

15. We request that HUD recognize the need for flexibility in the administration of Indian Housing Programs.

16. We request that an Indian Housing Management Advisory Committee of four or five members be formed to monitor this Resolution and to provide further in-depth Indian guidance and leadership to assure that the Indian and Alaska Natives' housing needs are thoroughly understood.

— We request that a Conference similar to the July 28-30, 1971, conference between HUD officials and Indian Housing Authority representatives be held annually and that the Advisory Committee be consulted in determining the arrangements and invitation lists for the Conference .

93. Letters from George Romney to Frank Hornett, September 30, and February 1, 1972.

2. *Housing Need*: Indian groups should carefully monitor the various HUD regional offices and the BIA to assure that the 8,000 homes agreed upon are *constructed* annually. As noted previously, it will be necessary to petition the agencies to produce at least 10,000 units per year if the substandard housing problem is to be eliminated in the 1970's. For the sake of publicity, an administrative complaint or court action by the Indians as third party beneficiaries should be initiated against HUD if it does not fulfill its present commitment of 6,000 homes constructed per fiscal year through 1974.[94]

3. *Housing Designs*: In light of the HUD circular on housing assistance in Indian areas,[95] which established HUD's current policy for the provision of housing in remote areas of the reservations, LHAs or Indian groups should request that funds be provided to assist them "to overcome the factors that make it difficult to economically provide such housing and to obtain housing that might conform to the local patterns of living."[96]

4. *Housing Construction*: For those dwellings which have been built with HUD assistance, the available complaint, suspension and debarment procedures should be utilized.[97] Also, a petition should be submitted to HUD for rulemaking to establish guidelines for the *enforcement* of the maintenance inspections and design reviews. Due to the magnitude of the existing problem and the inevitability of an increase in that problem with the continued construction of new units, it is imperative that HUD be requested to respond.

In addition, because of the overwhelming support of the mutual-help program by Indian families, and the low monthly payments and ownership incentives, a review of a selected number of the programs should be made to assure that the full benefits of this program can be extended to more families.[98]

In addition, in order to promote the ethnic and cultural traditions of the Inditns, the tribes and LHAs should petition HUD and the

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94. The Bureau of Indian Affairs met its goal of 1,000 new or improved homes for FY -71. *See* note 65 *supra* and accompanying text.

95. HUD Circular HPMC-FHA 7581.2, June 18, 1971.

96. The failure of the BIA to accomplish the same goal without additional funding should be kept in mind.

97. The first step is a rather informal one. HUD may initiate the proceeding by requesting that a contractor make specific repairs. If the repairs are not made, no further housing applications are accepted from that contractor. If the housing is FHA guaranteed, and if the contractor consistently builds poor homes, then the contractor through the procedures spelled out in 24 CFR 200.200 may be determined to be an undesirable risk determination (URD). The final step for housing under FHA programs is debarment subject to § 512 of the National Housing Act.

98. *See* Transcript of Indian Housing Management Conference, July 28, 29, 30, 1971, DHUD.

99. A proposal has been circulated within HUD suggesting that an R.F.P. be developed to evaluate areas. The major problem with this draft RFP is that the questions are basically geared to improving the HUD program delivery and not to increasing the total housing supply. However, it is conceivable that if the formor is corrected the latter will naturally follow.

BIA for a determination as to whether the definition of "decent, safe and sanitary housing" includes the use of indigenous materials.

5. *Home Ownership and Tenant Training*: The GAO Report described the simple but successful process of maintenance inspections, follow up, and advice and instruction in making repairs at the Nez Perce Reservation.[100] This process or a similar one should be provided for all new and old construction sites. The training programs initiated by the BIA to send LHA staff to NAHRO housing conferences should be significantly increased.

6. *Involvement and Employment of the Indians*: The commitment of HUD to the waiver of the competitive bidding procedure for construction on Indian reservations was a positive step.[101] The problem that still exists, however, is that there are only a small number of Indian construction, design, and architecture firms on the reservations. The commitment of the Labor Department, HEW, and the Division of Education within the BIA is essential if this problem is to be solved.[102] The need for this type of coordination is readily apparent when one looks at the amount of money spent or insured yearly by the various agencies for on-reservation housing.[103]

7. *Interagency Coordination*: Based upon the recommendations of the GAO Report and the limited response of HUD, petitions should be filed with either or both the BIA and HUD requesting a study and determination of the legislative authority needed to combine housing and related public facilities within one agency.[104] At a minimum, some procedure should be established whereby the agency that has completed its work notifies the delinquent agency of its non-compliance.[105] Also within HUD, FmHA, and the VA there should be a desk established that is responsible for promoting Indian housing. More particularily within HUD—the agency with the major

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100. GAO Report, at 37.

101. HUD Circular HPMC-FHA 7530.1 November 2, 1970.

102. A HUD official has indicated that a proposal has been circulated within HUD which would require HUD to routinely inform OEO and the Department of Commerce where HUD housing allocations are to be made and to work with these agencies in the development of on-reservation construction companies. *See also* the OEO proposal for establishing construction companies, p. 639 *infra*.

103. HUD estimates that $750 million will be spent to construct 30,000 homes through FY -74. That is an average of $25,000 per home. (Some HUD officials estimate a lower rate of $14,000 per unit.) The yearly expenditure therefore would be between $84,000,000 and $150,000,000. The BIA has been spending about $9,600,000 annually. FMHA guaranteed $5,703,200 in loans for FY -71. The VA estimated new loans for FY -70 were $1,188,100. There is no accurate data available on the total amount of money spent on housing annually but the BIA estimated for FY -70 that from all sources, $59,937,900 was spent for new construction and home purchases and $3,375,900 was spent for rebuilding and repairs.

104. A similar recommendation is presently being circulated within HUD. Remembering the continual problems of coordination that have plagued the BIA and HUD agreements, plus the end result of defective and incomplete housing, this recommendation should not be taken lightly.

105. On the basis of the Memorandum of Understanding, it is conceivable that the complying agency could sue another for non-compliance or that a tribe or Indian could sue as a third party beneficiary.

commitment—a task force should be created to promote Indian housing.[106]

8. *Special Indian Program*: Despite the problems that specific Indian programs have suffered,[107] an investigation should be made by the BIA in conjunction with the LHAs and tribal leaders to develop a housing program designed to meet the unique problems of Indians including such factors as environment, ethnic and cultural differences, and physical isolation.

In addition, information regarding the existing programs should be designed for, and distributed to, Indians.[108] Perhaps some of the information should be published in Indian dialects.[109]

In addition to the above recommendations, other new legislative and agency proposals should be considered.

The Bureau of Indian Affairs is in the process of implementing the Rapid Acceleration Program (RAP). This program is designed to provide for the distribution of funds, to those tribes that have comprehensive development plans, in a manner that is more in keeping with the desires of the tribe. The key to the process is that the tribes, through planning, will direct the program through a continuous review and adjustment of their own budget process. Since the plan includes a reallocation of the BIA staff to assist RAP tribes and "more responsive use of the existing budgets"[110] it would seem possible that a tribe could request and be granted more money for home repairs, maintenance, new construction and training of LHA staff and tenants.

Aside from the use of the RAP program, other developments in Indian housing that bear watching include:

1. The establishment of savings and loan banks to be owned and operated by local residents of Indian reservations. This project is the long-term objective of a contract signed by the National League of Insured Savings Associations and the BIA.

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106. A suggestion such as this has been circulated within HUD.

107. There was a special bill passed by Congress for an Alaska Remote Housing Program. This program was terminated according to HUD for the following reasons:

> The decision to terminate this program . . . was made by the President as a part of the Government's effort to eliminate programs that have been superceded by more recent efforts that are more attuned to current needs or are simply of a low priority relative to the amount of tax money needed to support them under current economic circumstances. In the case of the Alaskan program specifically, the needs of the beneficiaries of the program can be served equally as well under other housing programs; and a special categorial program is no longer necessary.

*Hearings before a Subcomm. of the Comm. on Appropriations of the House of Representatives*, 91st Cong., 2nd Sess. 1070 (1970).

108. The Non-Profit Housing Center has developed A MANUAL ON TRIBAL HOUSING ENTERPRISES AND RESOURCES. The manual, which covers all federal programs that have or can effect Indian housing, has been completed and is awaiting official agency approval.

109. A proposal such as this has been circulated within HUD.

110. Policy Statement, Reservation Acceleration Program, by Reservation Development, BIA. Statement of Louis R. Bruce, Commissioner, BIA; U.S. DOI before Subcommittee on App. DOI and Related Agencies, Spring, 1972.

2. The expansion of the Government National Mortgage Association (GNMA)[111] program Number B—Mortgages on Restricted Indian Lands.[112] HUD has made a request to the Office of Management and Budget to increase the fund from its present level of $1 million to $6 million.

3. The progress of RAMA, Inc., a non-profit organization funded by the Small Business Administration to assist in the implementation of Indian owned and managed mortgage banking companies. In April, 1971, the American Indian Mortgage and Financial Services Corporation was incorporated to function as a correspondent of existing lending institutions to attract private sources of capital for investment on the reservations.

4. Presently awaiting final approval within OEO is a $520,000 grant for the purpose of stimulating the creation of construction companies on reservations. As presently conceived, the program would involve grants of $30,000 to $100,000 each to seven grantees to establish Indian-owned home construction companies. The Department of Labor is also involved in the program and will supply money for the training of workers.

5. Pending legislation that would authorize appropriation of an additional $50 million for the revolving Indian loan fund; inauguarate and establish a $200 million loan guaranty and insurance fund; authorize interest subsidy payments on guaranteed and insured loans; and, authorize the selling of loan instruments for loans made from the revolving fund and deposit the proceeds in the revolving fund.[141]

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111. GNMA is authorized to purchase certain mortgages that are insured by FHA or guaranteed by the VA.

112. GNMA mortgage program Number B, as authorized by the President, became effective in November, 1962. Program Number B was originally allowed a ceiling of 5 million dollars. This amount was reduced in 1969 by 4 million. Of the $1 million outstanding, $719 is still available. Thus, according to a HUD official, there is no real urgency for the increase but it is nonetheless being requested in anticipation of the need. (Conversation with HUD official, March 17, 1972.)

113. Final approval shall be granted by the end of FY-72.

114. The pending bill in the Senate is S.2036? In the House there are four bills, H.R. 2378, H.R. 7688, H.R. 8063 and H.R. 9357. Similar bills had been introduced in the 91st Congress in response to the President's stated Indian policy but no action was taken on these bills.

## Appendix V

"Toward an Indian Housing Delivery System," Prepared by the Housing Assistance Council, Inc., at the Request of the Office of Equal Opportunity, Department of Housing and Urban Development, for the National Indian Housing Conference, November 14-16, 1974

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# TOWARD AN INDIAN HOUSING DELIVERY SYSTEM

Prepared by the Housing Assistance Council, Inc.*

at the request of the Office of Equal Opportunity, DHUD, for the HUD National Indian Housing Conference, November 14-16, 1974

## A Weak Housing Delivery System for Indians

A composite of a "housing delivery system" would show the intermingling of public and private entities: lending institutions, builder-developers, nonprofit sponsors, housing authorities and public finance agencies, planners, code enforcers, and real estate agents. This composite is most typical of the nation's urban housing delivery system, but is rarely found in rural America where half the nation's Native American population lives.

Such a housing delivery system for urban America generally is able to serve a range of housing needs for people of different income levels, although the major burden of bad housing is carried by the urban poor and minorities. In rural areas, however, the inadequacy of the "delivery system" extends the burden of bad housing conditions to middle income families, as well as to the poor. This is particularly true for rural Indians who live on reservations, former Indian lands, or in other remote areas scattered throughout the country. For them, a housing delivery system is often a few

*The Housing Assistance Council, Inc., is a national, nonprofit organization created to aid in the development of a housing delivery system for rural, low-income people. Its central office is located in Washington, D.C., with field offices in Albuquerque, New Mexico and Atlanta, Georgia. The views expressed in this paper are those of HAC, and do not pretend to represent all Indian housing personnel.

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dollars scraped together to construct a minimal shelter; at best, it is the tribal housing authority, which constructs low-income units at irregular intervals depending on decisions made by distant federal agencies. For the more moderate income Indian families, the housing delivery system is pure myth: these families are too well-to-do for public housing, but unacceptable "risks" for loans from private lending institutions. Their dilemma pervades Indian country.

These are the features of the so-called Indian housing delivery system in rural America:

First, it is a "public" system --- its resources are mostly publicly funded, since private lending institutions and private builder/developers are rarely found in Indian country or, when they are located there, they rarely will serve Indian families;

Second, it is a "federally dominated" system --- all the programs are funded and administered by a number of federal agencies that issue regulations with which Indian tribes or individuals must comply; presently, only one State has passed housing legislation specifically to benefit its Indian residents;

Third, it is a heavily "subsidized" system --- for it must serve an extraordinarily large number of low-income families and elderly and, therefore, is dependent on a dwindling number of subsidized housing programs;

Fourth, it is a "new" system --- its component programs were established just a decade or more ago, thus housing development and management skills are still quite limited;

Fifth, it is a "complex" system --- it requires by law the participation of so many diverse and independent agencies, many

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of which are not even located near Indian country, and because for reservation Indians at least, it must respond to unique political and land situations;

Sixth, it is an "inadequate" system --- because it generally does not serve more than a fraction of the Indian housing need.

The Federal Approach to Indian Housing Delivery

The federal agency delivery system for Indian housing has been characterized in various ways, from someone's bad dream to a deliberate effort to impede Indian housing development. For every house built under the auspices of a tribal housing authority, for example, there is activity required by at least three unrelated federal agencies: HUD has major responsibility for the planning, funding, and developing of Indian public housing, and this responsibility can extend to providing streets and some sanitation facilities; the Bureau of Indian Affairs is responsible for providing most access roads to Indian housing projects and for approving all site leases, as well as performing some preliminary site tests; and the Indian Health Service is responsible for providing most water and sanitation facilities. Additionally, HUD requires that all new projects receive "flood plain" clearance from the Army Corps of Engineers, an agency that has never championed the Indian cause; and the BIA, in collaboration with the National Park Service, is required under the revitalized antiquities act dating from 1906, to assure that new projects are not built on archaeological specimens. If these seemingly endless requirements and agencies fail to impede the development of a housing project, then the Department of Transportation enters the picture to approve the construction of new access roads, and to

finance the improved roads program provided by the Bureau of Indian Affairs.

Somewhere in this arrogance of power stands the tribal housing authority, striving to cope with the requirements of these numerous and distant federal agencies, but rarely able to exert the kind of coordinating influence that would assure the timely development of its housing projects.

In 1969 an attempt was made by HUD, BIA, and IHS to rationalize the roles of the various agencies in order to avoid some embarrassing situations that were beginning to receive national attention: such as new Indian housing units that lacked water and sanitation facilities or passable access roads. The now historic, tri-agency "Memorandum of Understanding" was signed in April of 1969. It enunciated the responsibilities of the Indian Health Service in relation to the development of HUD and BIA financed housing, and required the funding agencies to give IHS notice of their development plans well in advance of housing construction.

This Memorandum of Understanding never fulfilled its designers' intentions, primarily because it lacked any means of enforcement, but even more importantly, because no one agency was assigend the responsibility of coordinating each other's activities. In only a few instances have tribal housing authorities been able to move in to fill the leadership void.

Two years after the agreement was signed, the Congressional General Accounting Office noted in its report, "Slow Progress in Eliminating Substandard Indian Housing", frequent examples of projects which still lacked water and sewer hook-ups or decent access roads. HUD responded to the GAO criticisms by issuing its January 1972 circular

(HPMC 7410.7) that claimed full HUD responsibility for establishing schedules for the "initiation and completion" of the assistance provided by the other agencies. But coordination is still lacking, and what we find instead, is that one agency - HUD - is assuming more of the costs of water, sewer, and road construction, at the expense of precious housing construction money. The victims of this continuing policy of noncoordination are the nation's poorly housed and homeless Indian families.

The tri-agency agreement was, however, immensely important because it established for HUD and the Bureau of Indian Affairs an annual Indian housing production level. Although HUD's production level commitment has never been fulfilled - and we do propose that one major reason for this is the near total lack of inter-agency coordination - the agreement did establish a precedent which Congress has seized upon in the Housing and Community Development Act of 1974.

But if noncoordination characterizes the tri-agency approach to Indian housing development, it is a characterization that is repeated within the agencies, as well. It is most notably a characteristic of HUD's Indian housing efforts. Although the Agency is aware of the complexities of Indian housing development, its basic approach to Indian housing is to treat it like all other housing. At the national level there is no division or administrator within HUD for Indian housing, nor are there published guidelines for the Indian housing program. And, at the regional and area offices, the situation is only slightly better. The Denver regional area office has a Special Assistant to the Regional Administrator for Indian Affairs who advises the Administrator on Indian housing concerns, and serves as a focal point on hous-

ing for the tribes in that area. In Los Angeles, until recently at least, there was an Indian Action Team that reviewed all Indian housing applications. Neither of these so-called Indian offices, however, have sole authority for the processing of Indian applications. Instead, these applications have to thread their way through HUD's organizational bureaucracy, often ending up at the bottom of someone's pile of non-Indian and, presumably, less complex applications.

Presently underway at HUD is a reshuffling of office responsibilities for its programs, including those affecting Indian housing. There are proposals now being implementated that will move public housing processing from the area to the FHA insuring offices. This reorganization is soon expected in the Southwest where the Los Angeles Area Office will lose its processing powers to the Phoenix and, possibly, the Albuquerque insuring offices. Thus far, there is little indication that either of these offices will treat Indian applications any differently than does the area office.

Although HUD has tried to assure Southwestern tribes that the reorganization will bring processing closer to where Indians live, a historical review of recent - and remarkably frequent - HUD reorganizations placesin question this potential "benefit". When the area office structure was created in 1970, many FHA insuring office staff were moved to these offices to process public housing applications. Tribes are the first to note that several years of housing development progress were lost in that transfer. It now appears that this situation will repeat itself. One might question whether, in fact, HUD is creating a new Tower of Babel.

New Challenges for the Indian Housing Delivery System

Congress recently enacted a housing and community development bill - P.L. 93-383 - that has wide-ranging significance for tribal housing programs. The new law alters the traditional public housing programs that many tribes only recently learned to benefit from, while, at the same time, providing the first legislative set-aside of traditional public housing contract authority for Indian use only. Equally important, however, is a provision of the new law that makes tribes and Indian groups specifically eligible for block grant funds for a variety of community development activities. The legislation also provides Indians with greater access to the rural housing programs of the Farmers Home Administration, through extension of all these programs to land where leases are the only form of security that can be offered, and by enabling public agencies, such as tribal housing authorities, to become sponsors of FmHA rural rental projects. These provisions, and others, will enlarge and diversify tribal housing programs --- but only if tribes take the initiative to learn about them and to seek their benefits. For these reasons, the new housing act offers as great a challenge to Indian housing efforts as did the original decision to allow Indians to participate in the public housing programs.

But the Indian housing delivery system will remain, to a large extent, dependent on federal agencies for much of its housing funds. This will mean that unless there are changes in the way in which the federal agency bureaucracy processes Indian housing applications and assists in the development and operation of Indian projects, the national Indian housing effort will continue to move at a snail's pace, limp-

ing far behind the rapidly increasing rate of housing need, to say nothing of the rate of inflation.

Strengthening the Indian Housing Delivery System - Some Recommendations

There is little question that the currently inadequate Indian housing delivery system needs remodeling, particularly to meet the challenges of the new housing and community development legislation. Yet there is evidence that the federal agency component of that system is already changing and without the benefit of Indian imput. Before new policy is developed, the Housing Assistance Council, Inc. proposes several interim activities that we believe would contribute to the emergence of a stronger and more rational Indian housing delivery system:

Indian Housing Task Force

Primary among these activities is the creation of national Indian housing task force, composed of representatives of tribal housing programs, tribal governments, national and regional Indian organizations, federal and some State housing personnel; and appropriate Congressional committee representatives. At a minimum, this task force should do the following:

1) Commission a national Indian housing needs report that would include off reservation and urban Indians, as well as those now eligible for BIA and State services;
2) Analyze the types of programs that are needed to house Indians, whether those programs now exist, and what administrative and legislative changes are needed to implement them;
3) Evaluate the tri-agency approach to Indian housing and propose ways to make this approach effective.

A New Commitment to Indian Housing

An Indian Housing Task Force would certainly draw national attention to reforming and improving the Indian housing delivery system, but there are several things that the federal agencies can be doing right now to assure that current Indian housing efforts succeed. The Department of Housing and Urban Development should:

1) Create the position of Assistant Secretary for Indian housing with full powers to coordinate all HUD activities as they apply to Indians, and to coordinate with other federal agencies their respective responsibilities;
2) Create at the field level - depending on which offices will process Indian applications - Indian housing teams with full authority to process and monitor Indian housing and community development projects. These teams should be capable of providing Indians with training in the implementation of all HUD programs for which they are eligible.

Other federal housing and Indian agencies - and even the State housing agencies - should immediately explore their current services to Indian tribes and propose ways by which these services can be expanded. The Bureau of Indian Affairs and the Indian Health Service are mandated to serve Indian people, but the Farmers Home Administration, Veterans Administration, and the Federal Housing Administration often neglect the Indian population. If there is going to be a legitimate move towards an effective Indian housing delivery system, then all of our national, State, tribal, and private resources will be needed. Towards this end, each of the non-Indian federal and state agencies with housing responsibilities should:

1) Create internally Indian liaison positions to develop and implement more effective outreach programs.

## Appendix VI

"Indian Housing . . . A Separate Concern," Prepared by Housing Assistance Council, Inc., November 1, 1974

Housing Assistance Council Inc
INFORMATION

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9-74 November 1, 1974

INDIAN HOUSING...A SEPARATE CONCERN

In July, 1973, a meeting of selected Indian housing authority directors was held at the Department of Housing and Urban Development to discuss problems and necessary changes in the Mutual Help and Turnkey III homeownership programs on Indian reservations. The Housing Assistance Council attended because the subject concerned the delivery of housing to rural, poor people living in bad housing. Though many of the concerns voiced at this meeting were familiar to HAC, such as severe poverty, isolation, ignorance of federal program requirements, bureaucratic neglect, and lack of housing development and management skills, other problems of this small, but unique segment of the rural population emerged that were perplexing. For example, who exactly owns Indian land, what rights are inherent in the various forms of ownership and what is the effect on housing development? Further, we questioned the number of agencies involved in developing Indian housing, and how effectively their activities were coordinated.

Although HAC was already immersed in Indian housing efforts, particularly through predevelopment loan fund and technical assistance activities, it became apparent that staff would need to have considerably more information on Indian housing issues and concerns, before our efforts could be expanded. A research project on Indian housing was begun in September, 1973. This included a survey of written materials on the subject, as well as interviews of

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federal officials in Washington, D.C., and in regional, area, and local offices throughout the country. In addition, on-site interviews were conducted with housing and other staff of five Indian tribes. The tribes visited were the Lummi (Washington), Tulalip (Washington), White Mountain Apache (Arizona), All Indian Pueblo Housing Authority, representing 11 tribes (New Mexico), and Cherokee (Oklahoma). These interviews were augmented by discussions with other tribes' housing personnel during the regular course of HAC business.

The following paper is one portion of a larger study that will be published by the Housing Assistance Council several months hence. Other chapters will be published as HAC INFORMATION papers prior to that time. These papers will focus on particular elements of the so-called Indian housing program, such as the roles of the Bureau of Indian Affairs, the Indian Health Service, and the Department of Housing and Urban Development. It is our intention to provide readers with an overview of the major issues of Indian housing development, and to suggest alternative approaches to addressing this historic problem.

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INDIAN HOUSING...A SEPARATE CONCERN

It is well recognized that the isolation, poverty, and extremely poor housing conditions of Indian people present special concerns to both Indian and federal officials whose job is to relieve these problems. Such characteristics, however, also describe much of the rural housing problem. Yet, it is as important to distinguish between rural and Indian housing problems and remedies, as it is to distinguish those of urban and rural areas. Indian housing is a separate concern because of legal, political, and cultural conditions that are peculiar to Indian people only.

These conditions were briefly stated in the original 1963 agreement between the federal Public Housing Administration (an agency preceding the Department of Housing and Urban Development) and the Bureau of Indian Affairs, establishing roles for each agency under the then new "mutual-help" housing program for Indians:

> "It is recognized at, in this mutual-help housing program for Indians, there are substantial differences from the conventional PHA-aided low-rent housing program. Some of these differences stem from (1) unique ethnic patterns and ways of living, (2) land tenure patterns, (3) the element of 'ownership' incentives, (4) extremely low economic base, (5) rural rather than urban attitudes, and (6) the unique relationships between the occupants, the local housing authority, and the Federal Government."
>
> (Letter of May 29, 1963, Marie C. McGuire, Commissioner Public Housing Administration to Philleo Nash, Commissioner, Bureau of Indian Affairs).

This paper will attempt to deal with some of the unique conditions of Indian people that affect their ability to obtain decent housing.

FEDERAL TRUST STATUS

> "Essentially, this unique (Federal-Indian) relationship is derived from treaties, statutes, executive orders, and administrative determinations. That is to say that American Indians are the only people specifically mentioned for special treatment in the Constitution. Further, the Indian tribes or nations have retained many aspects of sovereignty and relate to the Federal government, in some respects, as sovereign nations.[1]

Sovereignty, however, connotes an independence which many Indian tribes have not experienced since the last century when they were defeated by the weaponry and promises of the United States government. As conquered nations, the Indian tribes had little ability to pro-

vide for their basic needs. In the act of surrender, according to a 1961 Task Force on Indian Affairs, they became "domestic, dependent nations"; in many instances, forced to abandon their traditional homelands and required to at least partially assimilate into a culture alien to theirs.

Although paying lip service to the "sovereignty" of Indian nations, the treaties and statutes made Indian people wards of the federal government, thus creating a "trustee" relationship. As a concommitant of this trustee status, the federal government became manager of all Indian lands, and thus began its intrusion into every aspect of Indian life. Within the physical boundaries of Indian existence - the reservations created by treaties and administrative orders - the federal government determined how the land would be used, who could lease the land and for how much and, eventually, to whom the land could be sold.

As trustee, the federal government was also responsible for the health and education of its wards. The debilitation and death of thousands of Indian people, and the forced removal of children to distant schools where their Indian identity was threatened, sadly attest to the trustee's derogation of duty.

"Local self-government" for Indian tribes became federal policy upon the adoption of the Indian Reorganization Act of 1934 (also known as the Wheeler-Howard Act). Though, in effect, rejecting forced Indian assimilation into white culture, the Act established the parameters of Indian "self-government", based on white America's perception of good government, and on the retention of federal trust responsibility. Tribal corporations were established and officers elected according to their tribal constitutions.

As Indians began to participate in a greater variety of federal programs, outside those of the Bureau of Indian Affairs, new levels of bureaucracy were created on reservations to satisfy federal requirements. In the process, decision-making authority was manipulated away from the elected tribal councils.

The tribal housing authority is illustrative of the partially damaging effect of federal legislation on tribal cohesion. In 1961, tribal governments were recognized as legally competent to create local housing authorities, but HUD and BIA staff were concerned that the tribal housing authorities be bodies separate from the tribal councils in order that they could be held legally suable.[2] Furthermore, the agencies wanted to insulate the housing programs from tribal government patronage assignments of jobs and housing units. In retrospect, the federal architects of separate tribal council/housing authority roles doubt the wisdom of their earlier decision. For one, there was a scarcity of Indian people with skills in operating governmental programs, and the creation of a new agency thinly dispersed their talents. A second outcome of their decision was the advancement of factionalism on the reservations. By creating a new entity, with authority over large sums of money for addressing a major reservation problem, the federal government successfully imposed a new competition for power that many Indians doubt has been for their betterment.

There is no need here to retell the history of Indian people, for it is easily obtainable in numerous historical works. Mention of this history, and the trustee relationship that resulted, is, however, important to an understanding of problems associated with Indian housing development. Long term federal neglect of Indian living conditions naturally contributed to the deplorable housing conditions in Indian country, and a forced dependency on federal assistance that has contributed to the Indian's timidity in demanding better conditions.

FEDERAL TRUST STATUS AND INDIAN DEPENDENCY

The Indian situation today is noted for its incongrous character. Indians suffer greatly from federal neglect, yet they continue to cling to the trustee relationship. Their reasons are understandable, for termination of special Indian status looms like a threatening cloud in Indian country. As the official policy of the Eisenhower Administration, and as a continuing part of federal Indian legislation, "termination" has resulted in the disorientation and further impoverishment of tribes that were the first test cases of this policy.[3]

In his 1970 landmark Indian address, President Nixon denounced forced termination as "wrong" and blamed it for discouraging "greater self-sufficiency among Indian groups". Several important reasons for abandoning termination as federal policy were cited: first, it would deny Indians their special standing under federal law which is the result of "solemn obligations" entered into by the United States government and the Indian tribes; second, experience in termination had been disastrous, leaving the terminated tribes in economic and social conditions far worse than before; and, third, the mere threat of termination had created apprehension among the non-terminated tribes, creating a "blighting effect on tribal progress".[4]

As recently as 1970, the President cited, "the Indian community is almost entirely run by outsiders who are responsible and responsive to Federal officials in Washington, D.C., rather than to the communities they are supposed to be serving." With "only 1.5 percent" of Department of Interior Indian programs under Indian control, and just "2.4 percent of HEW's Indian health programs...run by Indians", federal domination is near total. The result of this situation, according to the President, are "programs which are far less effective than they ought to be, and an erosion of Indian initiative and morale".

These findings are evident in the Indian housing program, which is actually a group of mostly non-Indian housing programs, partially adapted, though often unsuccessfully, to Indian needs. Moreover, the adaptations are usually made because a particular tribe becomes extremely demanding, not because the adaptations are obviously reasonable. HAC has found, however, that there are few tribes willing to make demands on federal housing officials, partly because they are not used to this approach, and partly because they fear reprisals.

Whereas the fear of termination can and has been used to stifle Indian demands, dependency has had an equally deletorious effect. It

is well known in non-Indian society that in dealings with the federal government, the outcome is often the result of bargaining among the affected parties. A number of Indian housing authorities, however, are unaware of their bargaining power, and accept a federal agency response as the final word. Unfortunately, these responses are often arbitrary, since another tribe that is more demanding receives a different answer. This situation is less apparent in Indian housing authorities that are directed by persons who have lived off the reservation, or by non-Indians.

## FEDERAL TRUST STATUS AND THE QUESTION OF LAND

"Land is the basis of all things Indian"; thus, from its authority a trustee of Indian land, stems the federal government's control of Indian life.[5] Early white settlers wanted Indian land to cultivate; later, gold, silver, timber, water, and oil on Indian lands were coveted. As "trustee" of these resources, the federal government perpetrated a fraud on Indian people. In an 80 year period alone, the "Indian" land base dwindled from 138 million acres to a mere 55 million. Two years ago, according to the BIA's land inventory. trust lands totaled 50.4 million acres, several thousand acres less than the prior year. The erosion of the Indian land base continues despite federal promises to the contrary.

Indian land status is complex, and has been altered greatly since the federal government originally set aside lands specifically for Indian use. The following will identify the major forms of Indian land status, and relate their significance to housing development.

### TRIBALLY-OWNED LANDS [6]

The term "tribally-owned lands" is perhaps a misnomer, since ownership usually connotes, among other things, the freedom to sell, improve, lease, or exchange property. In most cases of tribally-owned lands, however, the United States government holds the title to the land in trust for the beneficial use of an Indian tribe. Such lands, generally referred to as "reservations", are tax exempt, and their tax status continues indefinitely unless otherwise dictated by Congress.

Only Congress can authorize the sale of tribally owned land, but land exchanges are sometimes possible to consolidate Indian property and, in some special cases, tribes have obtained legislation to sell their land and to use the proceeds to acquire land of more use to them.[7] Tribal trust lands may not be mortgaged; this, of course, inhibits banks from making housing loans to Indians, since adequate security is not available.

Since tribal trust land is held collectively, individual tribal members cannot sell it or use it for purposes of which the tribe disapproves. Tribes, however, may lease their lands to individuals or groups, both Indian and non-Indian, and for a variety of purposes. A tribal lease is, for example, the security upon which HUD's low-income housing programs operate on many Indian reservations.[8] The tribe leases

the necessary land without charge to the tribal housing authority for a total of 50 years and, at the conclusion of this period, it is expected that the tribe will continue to assign (or lease) the land to the family whose house is located there.

All leasing of tribally-owned land must be approved by tribal governments and, in many instances, by tribal organizations or committees that control certain land uses. For example, many leases on White Mountain Apache land in Arizona must be approved by the tribal grazing committee. Additionally, the Bureau of Indian Affairs must approve all leases. Delays in lease approval are common, even though ownership is easily established. Some tribes, particularly the Navajo, have several layers of government which have authority over leases and, of course, the BIA has its own complex bureaucracy through which a lease must travel.

There are several variations of the ways in which tribally-owned land is held. Some of the major ones are the following:

Restricted fee land: Title to such lands is held in the name of the tribe, but alienation or encumbrance is restricted except with the approval of the trustee, who is usually an authorized representative of the Secretary of Interior (such as a BIA agency superintendent). Unlike trust land, alienation of tribal restricted fee land is possible. Some tribes also own fee land for which taxes are paid. This land is often acquired through purchase or exchange, and is sometimes used for investment purposes.

U.S. purchased lands: In this instance, the United States holds legal title to the land either in trust or outright. Although a tribe may use the land, it would not have legal or beneficial title to it. "Rancherias" in California, and "colonies" in Nevada, are examples of this type of ownership. Some tribes are seeking corrective legislation to obtain legal title to U.S. purchased lands.

United States lands set aside for Indian tribal use: These are lands usually acquired for other purposes, but their locations on or near Indian reservations have resulted in agreements between the federal agency acquiring the lands and the Department of Interior, for beneficial use by Indian tribes or groups. During the Depression, the federal government purchased drought stricken land from farmers in order to relieve their financial burden. Some of these so-called "submarginal lands" were to be used for the benefit of Indians, with title eventually passing to the tribes through Congressional legislation.

In anticipation of Indian title assumption, housing was built on some of these lands. But a 1971 study prepared for the National Council on Indian Opportunity reveals that, in most cases, legislation on sub-marginal lands never came up for a vote. The study has however revived some interest in the completion of the land transfer program, which, if Congress acts, would mean that Indian tribes could gain title to hundreds of thousands of acres of land from which the government now receives revenue.[9]

INDIVIDUALLY-OWNED LANDS

Individual Indians have obtained title to land through the device generally known as "allotment". The Dawes Act of 1887, better known as the General Allotment Act, allowed for the dissolution of tribal trust land by assigning tribal members their own parcel of tribal land. Trust patents were issued on these parcels, which would extend for 25 years, although the Secretary of Interior was later given the discretionary authority to remove restrictions on these patents at any time.

Allotments were made with little regard to treaty obligations. Congress rationalized the General Allotment Act as a means of making Indians more like white men, by giving them property ownership. John D. C. Atkins, who was confirmed as Commissioner of Indian Affairs in 1885, clarified Congressional rationale during his confirmation hearing:

> "They (the Indians) must abandon tribal relations; they must give up their superstition ; they must forsake their savage habits and learn the arts of civilization; they must learn to labor, they must learn to rear their families as white people do and to know more of their obligations to the government and to society."[10]

Congressional intent, however, was even more pragmatic: by breaking up Indian reservations, it would be easier for Indian lands to be taken --- bought or stolen --- by non-Indians.

Felix Cohen, whose work in Indian law is still considered the authoritative source, found that the "origins of the allotment system, as of every other important legal institution in the field of Indian affairs, are to be found in Indian treaties. As early as 1798 tribal lands were allotted to individuals or families. Allotment was then, as it has been generally ever since, an incident in the transfer of Indian lands to white ownership".[11]

The result of allotment is scandalous: Indians have lost nearly two-thirds of the land provided them in treaties, for along with allotment came taxation to some Indians, and the ability to sell property. The generally low incomes of Indians forced many of them to sell their property, usually at very low prices.

Although allotment was abandoned as federal policy with the adoption of the Indian Reorganization Act of 1934, its effects continue. Land allotted 70 years ago is still being sold to obtain desperately needed cash, and the complicated heirship status created by allotment renders large tracts of land useless for housing, as well as for other development. Before continuing with some of the problems created by allotment, descriptions of its various forms will be given, as follows:

Trust Land Allotments: In this instance, the United States government holds title to the land in trust for an individual (much like

it does for a tribe), the land is generally tax exempt, and it may be leased or mortgaged with the approval of the BIA.

Restricted - Fee Allotments: Although title to the land in this case is in the name of the individual, alienation or encumbrance is restricted except with the approval of the trustee, who is the Bureau of Indian Affairs. Legislation in 1902 and 1907 eased the way for the removal of restrictions on this land, and, in effect, "opened the sluiceway for a wholesale dissipation of the Indian landed estate".[12] The 1902 act allowed the sale of an allotment upon the death of its owner, if one "competent" heir requested the sale. Competency is decided by the federal government.

Most restricted fee allotments were made to members of the Cherokee, Choctaw, Chicasaw, Creek and Seminole Tribes of Eastern Oklahoma under a special act of Congress, and many of the allotments they received eventually lost their restricted character.

Fee land: This is simply land owned by Indian persons without restriction, either on or off the reservation. The land is, of course, taxable.

With allotment came the whole notion of "heirship", and its effect has been devastating. Upon probate, trust or restricted fee status of Indian land continues, but only for the Indian heirs. Any Indian land inherited by non-Indians, who in Oklahoma are defined as persons with less than one-half Indian blood, loses its restricted status and becomes taxable. If this land is inherited in undivided interests, rather than being partitioned, the taxable and tax exempt portions cannot be distinguished. This heirship situation then becomes a deterrent to housing development.

Some Effects of Land Status on Housing Development

The Lummi Tribe of northwest Washington illustrates the damage caused by allotments. When first established, the Lummi reservation included 45,000 acres; its boundaries now encompass 7,000 acres, all but 28 acres of which are individually owned. Nearly two-thirds of the land-owners are non-Indians who, according to the Lummi, bought their land far below market rate and often with the corrupt aid of BIA employees.

Since there has been considerable inter-marrying among the Lummi and either white or Canadian Indians, much of the land inherited from the original allottees is now tied up in complex "fractionated" heirship situations. In a few instances, one heir might be able to locate the other heirs to land and purchase their undivided interests, or obtain at least portion of the land either through purchase or lease. But, more often, the cost and time involved in locating 50 to 100 heirs is beyond the means of Lummi Indians. For many tribal members, the lack of clear title, or a valid lease to a plot of land, has prevented them from participating in any of the low-income housing programs, and from obtaining mortgage credit from banks or the Farmers Home Administration.

Federal legislation requires that property used in any of the public housing programs --- these include the mutual help and Turnkey III homeownership programs, as well as the low-rent program --- must be exempt from State and local taxes, although the local housing authority generally makes a payment in lieu of taxes to the local community for services rendered to the housing project. The tax exempt requirement is a problem for Lummi tribal members who share with non-Indian heirs undivided interest in Lummi land. This situation places an aura of taxation on all the land, thus preventing any of it from being included in a federal low-income housing project. The irony of this situation is that, even though there is a desperate housing need on the Lummi reservation, the Lummi Housing Authority has difficulty finding enough families who have adequate title to their land and who, therefore, can participate in the tribal housing program.

To further complicate the situation at Lummi, the tribe owns only 28 acres of trust land and much of it is tideland being used for a unique aquaculture center. As a consequence, the tribe has no land suitable for housing development. Although it would like to purchase land within the reservation, the tribe has no money available for this purpose. Even if it did, the Lummi tribe did not accept the Reorganization Act of 1934 and, although it is still federally recognized and receives BIA services, any land it purchases does not attain trust status. The State of Washington has been particularly reluctant to allow any land, even that which is former reservation land, to be converted to trust status.

According to the Lummi, corrective legislation has been gathering dust on the desks of Congressional representatives for years. Meanwhile, acres of land needed for housing development remain useless because of legal complications.

In northwest Washington, the status of Indian land is a deterrent to housing development but, in Oklahoma, where a booming Indian housing program is underway, the protected status of Indian land is being undermined. Although the President's 1970 message strongly opposed the policy of termination of federal trust status, the Department of Housing and Urban Development, in its Oklahoma office, is helping to enforce at least one aspect of that policy --- elimination of the special tax free status of Indian lands.

As previously stated, it is a requirement of the mutual help and other public housing programs that the land being used for housing development, usually an acre, be deeded to the tribal housing authority for the length of the amortization period. This is required whether the land is held in trust, or in restricted fee or fee simple status. If there is fee simple title, the property is simply taken off the tax rolls during the amortization period, then reverts to its taxable status when the mortgage is paid up. But in eastern Oklahoma, HUD further requires that all restrictions be removed from currently "restricted" fee land at the conclusion of the amortization period. This is contrary to the normal lease arrangement approved by HUD elsewhere, and is certainly contrary to a policy of non-termin-

ation. According to tribal housing authority spokesmen in Oklahoma, BIA readily concurs in the policy of removing restrictions.

Tribal housing authority, HUD, and BIA staff provide a peculiar rationale for this policy of removing restrictions. Supposedly, families who know they will lose not only their home, but an acre of their land if they default on their labor contribution or housing payment, will be much more diligent in their efforts at home ownership. Regardless of the intent of the policy, its enforcement raises a question of ethics. Is the federal government again assisting in the potential expropriation of Indian lands? Since no alternatives are offered, families are apparently willing to give up their restricted land status in this part of Oklahoma in order to obtain housing. At least one tribal housing authority in the State, however, has been accused by its tribal members of perpetrating a land swindle.

HOUSING...FROM THE PERSPECTIVE OF VARYING CULTURES

> "The Pueblo of San Felipe reserves the right to be frugal, even-cautious in its progression, that preservation of its cultural and traditional values are not over-shadowed by accelerated, quickly fabricated enterprises or projects, which are suppose to be cure-alls."[13]

The American melting pot has failed to submerge Indian people --- partly because, for a long time, Indians were considered the enemy and were denied access to the "new" American's society, and partly because their isolation from non-Indian society allowed them the opportunity to retain many of their traditions, customs, languages, and religions.

The General Allotment Act, described above, did not make Indians into "white men", as it had intended. Instead, nearly a century later, Indian people continue to "reserve the right" to approach life in their own way. Their approaches often meet with resistance from non-Indians. This is certainly evident in the area of housing. In numerous interviews with Indian housing personnel, the insensitivity of federal officials to the various Indian cultures and life styles was frequently mentioned. Rather than trying to understand the basis for Indian housing concerns, federal officials often treat Indian requests as nuisances. It is noteworthy that, regardless of the size of their Indian workload, few federal agencies have Indians on staff.

On several occasions, Indian housing personnel have been told that their requests for special design features or materials would be acceptable to HUD, for example, only if they could be justified in terms of economy, not because of their cultural importance to Indians.

Housing "location" has been the source of many disputes between Indians and HUD. Among the more frequent statements made by Indian housing personnel is that their tribal members want to live on their own land: land that they own or has been assigned to their families for generations. And, they want to live there even if their closest

neighbor is 20 miles away. As desperate as their housing situation might be, many Indian families will not leave the land they have known for generations to seek better housing. Yet HUD persists in its efforts to provide "cluster" housing because it is considered more economical. Cluster housing, however, is not more economical for Indian families whose livelihood may depend on cattle grazing many miles away.

Several tribes also state that "homeownership" is important. The notion of renting a house is alien to many tribes, as is the notion of purchasing a house over many years on credit. Until recently, most Indians built their homes in whatever fashion they could, moved in, and owned them outright. Mortgaging, or lease/purchase plans are newly introduced concepts. So is the concept of "building equity"; a particularly foreign idea to people whose likelihood of moving and selling their homes is limited.

Most Indian families would prefer to own their own homes as rapidly as possible, and care little of equity, increased value, or profits made at sale. But in a number of interviews with HAC staff, HUD officials stated that more use of rental housing should be the goal of tribal housing authorities. Obviously there is disagreement among HUD and Indian housing personnel regarding the importance of homeownership.

Housing design and materials are other sources of dispute among Indians and federal housing agencies. The latter, on the one hand, are concerned with protecting their investment in case of foreclosure; therefore, they choose to finance housing that is more typical of non-Indian communities. But it is questionable whether a non-Indian (whose tastes are supposedly satisfied by the "typical" house) would ever have the opportunity to purchase housing on tribal lands. Indians, on the other hand, seem more concerned with the individuality of their own homes, and greatly resent what has been termed "government issue " housing. In one Indian community, each family painted its mutual help house a different color in order to distinguish it from its identical neighbor.

Pueblo Indians of the Southwest persisted in their efforts to win HUD's approval for the use of adobe brick construction, which is traditional in this area of the country. Adobe is strong, provides excellent insulation, and is composed of local materials. It is also long lasting. But, regardless of its traditional use and long history, HUD was extraordinarily difficult to convince. At one point, HUD officials agreed to adobe, at least in concept, but required that insulating materials and steel reinforcing bars be added. Apparently, HUD missed the whole point. Innumerable government architects have since journeyed to the Southwest to see adobe first hand, some issuing favorable reports, but approval evaded the Pueblo housing programs until this year. During the long delays, housing construction costs increased, and families were denied access to decent housing.

THE SEPARATE CONCERN

Keep in mind, that in the area of housing, Indians are totally dominated by federal programs and officials. Private housing institutions simply do not function adequately for Indian people. The problems defy simplification or easy solution:

- Indian land is supposedly "protected" from seizure, sale, or taxation, and this is generally a benefit to Indian people;

- but this special protection discourages private institutions from making housing loans to Indians because there is no adequate security for the loan;

- therefore, Indians with financial capability are unable to improve their housing situation;

- and, often they must turn to public housing for assistance;

- poor Indian people must also turn to public housing because they have no alternatives;

- yet the public housing program was federally designed for urban living;

- therefore, Indians must attempt to adapt this program to a rural and unique Indian setting;

- their efforts at adaptation are often not understood, or they are resisted;

- delays occur while Indians and federal officials debate the merits of federal regulations and Indian requests;

- and Indians --- the very poor and the not so poor --- do not obtain decent housing.

There are no alternatives for Indian people. Their situation obviously calls for new directions in approaching Indian housing problems.

> "It is long past time that the Indian policies of the Federal government began to recognize and build upon the capacities and insights of the Indian people. Both as a matter of justice and as a matter of enlightened social policy, we must begin to act on the basis of what the Indians themselves have long been telling us. The time has come to break decisively with the past and to create the conditions for a new era in which the Indian future is determined by Indian acts and Indian decisions." The President's 1970 Indian Doctrine.

In succeeding issues of HAC INFORMATION, the Bureau of Indian Affairs, Indian Health Service, and HUD programs will be examined.

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FOOTNOTES

[1]Seneca, Martin Jr., "Federal-Indian Relations: A Historical Perspective", NCIO News, January-May 1972, p.8.

[2]The Constitutions of most tribes create governing bodies which have police powers to use within the boundaries of their reservations. These powers are the basis for creating and operating a public housing program. In states such as Maine and Oklahoma, tribes lack these police powers; however, their state legislatures have enacted statutes enabling them to establish housing authorities.

[3]House Concurrent Resolution Number 108 of the 83rd Congress endorsed termination as federal Indian policy.

[4]In his July 8, 1970 message, the President described the long-range results of a policy of termination. "...Indian tribes would eventually lose any special standing they had under Federal law: the tax exempt status of their lands would be discontinued; Federal responsibility for their economic and social well-being would be repudiated; and the tribes themselves would be effectively dismantled. Tribal property would be divided among individed among individual members who would then be assimilated into the society at large."

[5]Cahn, Edgar S. and Hearne, David W., Editors, Our Brother's Keeper: The Indian in White America, A New Community Press Book, New York, 1969, p.68.

[6]Much of the information on Indian land status is derived from a paper dated December 1975, prepared for Housing Assistance Council by Robert Bennett, Special Projects Coordinator, American Indian Law Center, University of New Mexico. Mr. Bennett is a former Commissioner of the Bureau of Indian Affairs.

[7]The Farmers Home Administration has an Indian land purchase program (FHA Instruction 442.11) which enables tribes to purchase land within reservation or Indian community boundaries. The interest rate is 5 percent.

[8]The Bureau of Indian Affairs does not require a lease, nor any other security, for participation in its housing programs, since there is no repayment plan BIA either repairs a house without cost to the family, or builds a family a new house without cost. Proof of tribal enrollment is required.

[9]The study was prepared by Harold M. Gross for the National Council on Indian Opportunity, May, 1971. It is entitled, "Indian Submarginal Lands: An Unresolved Problem". Proceeds from mineral leases given by the federal government on submarginal lands awaiting title change have amounted to $1.5 million on 12 reservations.

In some instances, the federal government requires Indians to pay for permits to use the land that is suppose to be theirs.

[10]Cohen, Felix, S., Handbook of Federal Indian Law, University of New Mexico Press, reprint of 1942 edition, p.206.

[11]Seneca, op. cit., p.9.

[12]Cohen, op. cit., p.233.

[13]Statement of the Pueblo of San Felipe before the Senate Interior Subcommittee on Indian Affairs, August 29, 1973, Isleta Pueblo, New Mexico.

## Appendix VII

"Indian Housing Issues and State Roles," Prepared by Housing Assistance Council, Inc., for Midwestern Conference on Nonfederal Roles in Rural Housing, October 8, 1974

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Housing Assistance Council
Midwestern Conference on Nonfederal
Roles in Rural Housing

Background Paper # 2
October 8, 1974

## INDIAN HOUSING ISSUES AND STATE ROLES

Rural Indian housing is of special concern in these 8 Midwestern states* because Indian people here suffer among the worst housing conditions of any group, and because their ability to overcome their bad housing situation is limited by very low incomes and unusual land tenure problems. Federal housing assistance to Indian people is of recent vintage, but substantial gains are being made. Indians, however, like other poor people, are now faced with new housing legislation that could seriously undermine the possibility that the neediest families will be served. New sources of housing financing and housing expertise will need to be tapped --- and this is where state governments can have an important role.

This paper will explore the major issues in rural, primarily reservation, Indian housing, and will propose ways in which tate housing and community development agencies could aid in overcoming the housing conditions which plague their Indian residents. Part A provides background information on the extent of Indian bad housing, and the complexities of the Indian housing problem. Following this, Part B offers several housing activities in which states could engage for the benefit of improving rural Indian housing conditions. None of the activities represents a panacea for the Indian housing problems experienced in the Midwestern states, nor the nation, but, together with federal and tribal efforts, these activities could greatly improve the situation that now exists.

### Part A - BACKGROUND ON THE RURAL INDIAN HOUSING PROBLEM

#### General Indian Living Conditions

As a small, but unique segment of rural America's impoverished population, the Indian is surely among the worst housed. Data collected by the Bureau of Indian Affairs at the close of FY 73 on mostly reservation Indian housing conditions, shocks one's sensibilities:[1]

61 percent of the existing units nationwide are substandard
58 percent of the substandard units are beyond repair

* Illinois, Indiana, Iowa, Minnesota, Nebraska, North Dakota, South Dakota & Wisconsin

[1]Bureau of Indian Affairs, "Consolidated FY73 Area Housing Inventory".

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47,000 or more new units are needed - equaling more than one quarter the current housing stock
24,000 units need renovation.

This situation is not static. Each year the Native American population increases - having grown by 51 percent between 1960 and 1970 - new families are formed, and already bad housing becomes uninhabitable. For too many Indian families, tents, chicken coops, and car bodies constitute their only shelter from nature's forces.

In the Midwest, where the severe winter climate demands that homes be well insulated and heated, Indian bad housing is a persistent characteristic. For fiscal year 1973, the Bureau of Indian Affairs reported an Indian substandard housing rate of 47 percent for this area, a figure almost three times higher than the rural housing plight of the 8 Midwestern states, and twice as high as the national rate of substandard housing in rural areas.[2] Census data for 1970 paint a particularly tragic picture of the rural Indian housing plight in several of the midwestern states:

Illinois - where 44 percent of the rural Indian households live in substandard housing
Minnesota - 67 percent
North Dakota - 77 percent
South Dakota - 76 percent
Wisconsin - 57 percent [3]

These data show three out of every four Indian households in the Dakotas living in the barest of shelters.

Bad housing is devastating to the fragile health of Indian people, who succumb to diseases which few other Americans ever suffer. Diseases associated with overcrowded living conditions, impure water and sanitation facilities are legendary among Indians; dysentary, for example, affected Indian people in 1968 at a rate 28 times that of the U.S. population.[4]

As in all rural areas, the presence of such bad housing is coupled with a high incidence of poverty. The 1970 Census showed 19% of the nation's nonmetropolitan households with incomes below the official poverty level. But Indian poverty was even more pervasive, at a level of 45 percent. Decent housing is expensive, yet nearly half of rural America's Indian population does not have sufficient income to sustain its basic needs. Very low incomes, of course, make the solution to Indian bad housing more difficult to achieve, since partial and even full subsidy housing programs are required.

Subsidized housing programs are in short supply in Indian country. Moreover, just as Indian tribes were gaining experience in the federal housing subsidy programs, these programs were altered or eliminated. New forms of assistance will be necessary if Indian tribes are going to free themselves from the demoralizing constraints of bad housing.

[2]Michigan is also included in this figure.
[3]Census data from "American Indians", PC(2)-F, Bureau of Census, 1970.
[4]Indian Health Trends and Services, 1970 Edition, Dept. of Health, Education, and Welfare, Public Health Service.

A Federal Indian Housing Commitment of Sorts

Though public housing legislation was passed in 1937, Indians living on reservations could not participate in this program until 1961 when tribal governments were recognized as having sufficient "police" powers to create their own local housing authorities. Low-rent housing soon became the only major development program on Indian reservations, with the first project developed in South Dakota. Then in 1964, the Housing Assistance Administration (now HUD) created a new program specifically for Indians. This was the mutual help program, which offered homeownership opportunities to low-income Indians who would contribute their own labor to the building of their homes, thus lowering construction costs. At the close of 1972, this program accounted for 6100 completed units, while the conventional low-rent program, Turnkey III, and leasing produced a comparable amount for a total of 12,094 units.[5]

None of the programs, however, could accommodate those Indian families with exceptionally low incomes, or no incomes at all. The Bureau of Indian Affairs (BIA) responded, also in 1964, with the creation of its own Housing Improvement Program (HIP), which authorized grants for repairs, major rehabilitation, down payments, and some new housing construction. In eight years of operation, the program repaired 19,600 homes, but new construction was limited to about 2780 units.[6]

Neither HUD nor the BIA have made a major dent in Indian housing need, although expectations for both programs have been great. In a 1969 Memorandum of Understanding signed by HUD, the Department of Interior, and the Department of Health, Education, and Welfare (for the Indian Health Service), a commitment was made for the yearly production of 6000 HUD Indian units through FY 74, as well as 1000 new or improved BIA financed houses.

HUD failed to meet its overall commitment by June 30, 1974, but pledged its fulfillment in the current fiscal year. Congress enacted in its 1974 housing legislation, P.L. 93-383, a special set-aside of conventional public housing funds for Indians. The two year set-aside is intended to produce up to 15,000 units of conventional public housing --- more than the total units that were actually completed in 10 years of Indian participation in that program.

Other federal agencies have no similar commitment to Indian housing. The Farmers Home Administration (FmHA) although a rural housing agency, only recently has expressed its concern for improving its loan activity to Indians. Improvement is surely needed. In South Dakota, where Indians comprise nearly 6 percent of the rural population, only 1.7 percent of the FmHA loans made there in fiscal years 1972 and 1973 were to Indian borrowers. This disparity is repreated throughout the Midwest and the nation, where FmHA loans to Indians in fiscal years 1972 and 1973 totaled only 902.

[5] "Indian Programs", Development Program Directory, Department of Housing and Urban Development, December 31, 1972.
[6] Data from BIA Consolidated FY 73 Area Housing Inventory; FY 74 data not available.

Issues in Indian Housing

Lower Income Exclusion: Although Congress has expressed the federal intent to continue, at least for the short term, its responsibility to Indian housing development, the operation and management of conventional public housing programs under the new housing legislation could exclude from participation all but the higher income Indian families. This legislation contains such provisions as minimum rents; tenant selection criteria; and income mix. These provisions tend to exclude the neediest families, particularly when coupled with the provision that aggregate project income must equal 20 percent of tenant incomes. Although the legislation does not preclude HUD from establishing for the mutual help housing program "special schedules of required payments", these payments may be as potentially harmful to low-income families as are the minimum rent provisions.

If lower-income Indians are still going to participate in these important public housing programs, other subsidy assistance may be required; yet there are few tribes with any ability to offer this assistance. Additionally, the BIA's housing program, though remarkably versatile, and among the only full grant programs anywhere available, suffers from a static and small budget capable of assisting only a few poor families who cannot qualify for public housing.

Inadequate Training: New housing legislation further emphasizes good management practices, generally meaning timely rent collection and prompt evictions. For many reasons, often having to do with the sparse incomes of Indian families, and the difficulty of evicting families from land that they may have occupied for generations, these aspects of management have not characterized Indian public housing efforts. Recent correspondence to HAC from Wisconsin, for example, indicates that all the tribal housing authorities there are experiencing large accounts receivable, poor record keeping, poor management/tenant communication, and inadequate maintenance, among other problems. If good management practices become the key to receiving more housing units --- and there is every indication from HUD that they will --- then tribal housing authorities will need assistance in developing their management capabilities.

But the problem is who will provide the necessary training. HUD clearly recognizes that tribal housing development and management skills are sorely lacking, yet HUD pleads that it has neither the time nor the money for the necessary training.

It should be recognized that most tribal housing authorities represent small, understaffed, and largely inexperienced organizations. Most of the tribal housing authorities in the Midwestern States, with the exception of the larger tribes in South Dakota, operate small housing programs --- mostly with less than 100 units. Since the number of units determines the size of the staff --- and the salary levels --- these housing authorities are generally understaffed and their employees underpaid for the amount of work they must perform. Often the most talented employees, therefore, look for better jobs elsewhere.

Midwestern tribes, like others around the nation, only recently have had the opportunity to begin to communicate among themselves and to share solutions to common problems, due largely to the emergence of several regional Indian housing authority associations and the new National American Indian Housing Council. Still, these organizations have not yet developed the capacity to regularly monitor federal housing requirements, nor do they have staff to assist the tribal housing authorities in improving their development and management capabilities.

BIA has provided some minimal training in management by sending some LHA directors to housing management seminars; unfortunately these seminars focus on urban housing problems which have little relevancy to the rural, Indian situation.

HUD tenant and homebuyer training has thus far been limited to the Turnkey III program, although a draft mutual help manual proposes that homebuyer training funds be provided for that program also. While there is no HUD training assistance available to low-rent housing tenants, the BIA did fund a demonstration program for the training of Indian public housing tenants and homebuyers in the Dakotas this past year and concluded that the program, which was conceived and implemented entirely by the tribal housing authorities, was successful. But BIA funding for the continuation of the Dakota program, or expansion into other areas, is severely limited.

No Mortgage Financing Available: Indian families whose incomes exceed public housing guidelines, and who want to build their own housing, have nowhere to turn for construction or mortgage financing. Indian country suffers the irony of some higher income families living in as bad housing as their poorer brethern.

One reason for this is that the traditional sources of conventional mortgage money --- the savings and loan assocations --- simply do not exist in Indian country. Nor are many commercial banks to be found on or even close to most Indian areas. And further, even where banks are physically accessible to reservations, the banks are generally fearful of making loans to Indian people. Banks do not find reservations attractive markets for their capital. More importantly, the most widespread obstacle to private investment in Indian housing is the type of security Indian borrowers can offer in return for financing of their homes. If an Indian borrower who is living on trust or other restricted land defaulted on a housing loan, the bank could take possession of his home --- but not the land on which it stands. Most banks will not lend under these circumstances.

Land is the Indian peoples' last remaining asset; without it their hopes for economic independence are diminished, and the fabric which binds them together is unraveled.[7] Such cultural or philosophical matters are of little concern to banks, however; their concern is with obtaining adequate security for their loans.

[7]In an 80 year period alone, the Indian land base dwindled from 138 million acres nationwide to a mere 55 million.

The Menominee tribe of Wisconsin can speak to the devastation caused its people when that tribe lost its federal status in 1961, and its land became taxable. Within several years, extreme poverty was pervasive, and Menominee County earned the dubious honor of becoming the poorest county in the nation. After several more years of appealing to the conscience of Congress, the Menominee tribe retrieved its federal status and began the slow, painful process of restoring economic and social health to its impoverished members.

Leaseholds on Indian land can be offered as mortgage security, but most banks also choose to ignore this alternative. As a result, conventional, as well as FHA subsidized loans which depend on bank financing, are denied to Indians. Farmers Home Administration, on the other hand, has legislative authority to make loans where leasehold interests are available, but many reservation Indians are not aware of this fact or are suspicious that the leasehold agreement with FmHA could result in alienation of Indian land. An extensive education program on the FmHA leasehold agreement, and on the benefits of FmHA's homeownership and repair loans, is generally needed to encourage Indian participation in these programs.

Summary

To summarize then, the development of housing for rural, reservation Indian families is complicated not only by problems which are common to rural people, such as low incomes and a severe lack of mortgage financing, but also by conditions which are peculiar to Indians --- such as their land status and their unique relationship to the federal government. These problems and conditions have made Indian people mostly reliant on the federal housing programs, particularly the public housing program. With the enactment of new housing legislation, however, public housing is undergoing several changes which will diminish its capacity to serve low income families and elderly; eventually, the neediest Indian persons may be excluded from participating in this important program. Moreover, increased emphasis on "good management practices" will penalize tribal housing authorities whose employees are inexperienced, and whose management effectiveness is often stymied by the poverty of their tenants.

Indian housing problems are not insurmountable. Continued and more extensive subsidy programs, mortgage credit programs, and improved training programs would certainly help overcome many of the current obstacles.

The Federal government has provided most of the housing assistance available to rural, reservation Indians in the past dozen years, but the level of assistance is not keeping pace with housing need. It is time for Indians to begin benefiting from other assistance resources, such as those of the state housing agencies.

## Part B - THE RELUCTANT STATE ROLE IN INDIAN HOUSING

### State Responsibility

Nationwide, most states are doing little, if anything, to aid Indian tribes in the development of badly needed housing projects. One notable exception is the Maine State Housing Authority which was given authority in 1973 to float $1 million in general obligation bonds as collateral on mortgage insurance for Indian housing. A $75,000 issuance is soon expected, since regulations for the bond issuance were recently approved. The Maine State Housing Authority can pick up portfolios of banks willing to invest in Indian housing, and is considering a loan to lenders program for the same prupose.

Maine is; as noted, an exception to general state inactivity in Indian housing assistance, but it also has a different relationship to the Indian tribes within its boundaries than do the other states. Maine Indians are under the jurisdiction of the state, not the federal government.

Many state governments no doubt feel that since tribes represent sovereign entities and generally relate only to the federal government, there is no state obligation to assist them. This is, however, an increasingly limited view. Indian people have been moving off the reservations, because of lack of decent housing and job opportunities, and into the worst slums of the nation's cities. In the cities they are barely able to survive on state administered public assistance and often poor health leads them to state hospitals.

Because many Indians don't pay taxes, state governments claim they have no obligation to assist them. But Indians do pay taxes - particularly federal income tax which finds its way back to state and local treasuries for programs and projects which generally do not benefit Indian people. Some Indians pay state income taxes, and Indian fee simple land is also taxed. The Maine state government didn't concern itself with who does not pay property tax --- and Maine reservation land is not taxed --- when it approved a special program to aid its Indian residents. Housing need was of more concern to the state.

Non-Indians have long benefited from Indian people and their resources, through land expropriation, favorable leasing arrangements, and diversion of Indian waters. In some states, the chief tourist attraction is Indian country --- a multi-million dollar boom for non-Indians. It is time, therefore, for state governments to begin diverting their resources back to Indian people.

### State Roles in Indian Housing Delivery

There are services states could be performing now, without new legislation and with little extra funds. These include:

Training and Technical Assistance

As noted earlier, most tribal housing authorities are in need of training to improve their housing development and management capabilities and most states already have at least financing and accounting experts on staff who could work with the tribes to improve their skills. In Nevada, for example, there is an effort underway to develop a statewide Indian housing management service to aid the numerous, and very small tribal housing programs to operate more efficiently. This type of assistance, as well as state funds to supplement the administrative budgets of tribal housing authorities, could be immensely beneficial to tribes in the Midwest.

In addition, those states with a housing staff familiar with federal housing programs could assist tribes in developing their applications, as well as seeking alternative sources of home financing. Tribal housing authorities, which work for the same purposes as other local housing authorities, should be able to call on State assistance in working out problems with HUD and other federal funding agencies. The State of California has employed an Indian Affairs specialist who has worked with tribal housing authorities to establish a statewide housing association, and has provided administrative funding, as well as technical expertise, to the association. The Wisconsin Department of Local Affairs and Development provides management assistance to tribal housing authorities around the state.

Planning Assistance

Every state has its own planning office, and there are usually sub-state planning agencies to which they relate. State government could marshal the services of these agencies in providing assistance to tribes in developing long-range housing and community development plans. These plans will become particularly important if tribes are going to compete for federal community development and subsidized housing funds. By coordinating their activities, tates and tribes could begin to develop plans that would work to benefit each other, instead of working at cross purposes.

Enforcement of Nondiscrimination in Mortgage Lending

Many tribes claim that their members are not able to obtain bank loans simply because they are Indians. This discrimination prohibits Indian families, whose incomes are sufficient to repay bank loans, from improving their housing conditions. State governments should be monitoring lending institutions to insure that Indians, as well as other minorities, are given equal opportunity in obtaining mortgage credit. Particularly where states are providing funds to private lending institutions, enforcement of equal opportunity provisions should be of primary importance to the state.

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Assistance to FmHA

Although the Farmers Home Administration has over 1700 county offices nationwide, it is continually experiencing staff cuts, while its program responsibility increases. State housing agencies could greatly assist this agency in reaching potential Indian borrowers by donating labor for this effort and, when needed, by assisting tribes in packaging loans.

Review of State Policies on Property Taxation

There are many tribes throughout the nation that either possess little trust land that is suitable for housing development or land that is not tied up in complicated heirship disputes. These tribes are often unable to assemble sufficient Indian land for housing development and actually need to purchase non-Indian land in order to develop public housing. But, unless the land is taken in trust, it does not achieve the tax exempt status necessary to the public housing program. State tax policies often work to inhibit the achievement of trust status, because the states do not want to lose the tax revenues of these former non-Indian lands. These policies should be reviewed in light of the desperate need for Indian housing, and revisions should be considered where long term benefits to the health and well-being of Indian residents could be achieved.

Other state activities in Indian housing may require new legislation, additional funds, or the addition of a new emphasis to ongoing state housing programs. These include:

Mortgage Insurance Program - To overcome the "risks" which banks say they experience in making loans to Indians, state housing agencies could provide mortgage insurance for such loans. In Maine, this insurance will be provided at less than the FHA rate, and the Maine State Housing Authority has already developed agreements with several tribal housing authorities enabling them to take possession of any foreclosed Indian units and resell them to tribal members. These agreements further tribal sovereignty, and assure the tribes that non-Indian families will not move onto Indian land.

Purchase of Mortgage Portfolios and Loans to Lenders - By freeing banks of old mortgages, or by providing banks with low-interest rate state funds, state housing agencies can increase the supply of mortgage money available for new housing. The State of Maine will soon have a mortgage portfolio purchase program specifically to benefit Indians. Participating banks will be required to reinvest the revenues from their mortgage sales in Indian housing.

Direct Loans to Indians - A growing number of States are developing their capacity to make direct loans to individuals or organizations

to produce housing, or to rehabilitate structures. These loans are at generally lower interest rates than private loans, since their source is state bond financing. States with direct loan programs should establish goals for lending to Indian families, or for lending to developers who are willing to build in Indian country.

Conclusion

State housing agencies can have important roles in furthering the development of desperately needed Indian housing, by opening up financial resources previously denied Indians, and by providing expert assistance in the development and implementation of Indian housing programs. To deny these roles would be to deny the many contributions of Indian people to the economy and history of the states in which they live.

There is no question that state governments have a moral obligation to serve all of their residents, but there is some question as to whether Indian people want the states to provide them with public services. Many Indian tribes fear or resent state intrusion into their affairs, particularly state efforts to tax trust land. Similarly, federal attempts to funnel Indian money through State governments have met with strong Indian opposition. Undoubtedly, some tribes would resist any offer of assistance by state governments, but this doesn't mean that the assistance shouldn't be offered, and that agreements shouldn't be developed with tribes to ensure adequate cooperation and protection for all parties.

Federal housing assistance is receding in favor of greater reliance on private enterprise, and greater state control of funds for housing. States need to recognize that their new powers --- and greater financial resources --- should be put to work for all their people, and particularly for the most needy. Tribes, too, will need to recognize that their collective goal of Indian "self determination" may never be reached if they continue to depend solely on diminishing federal resources. Substandard housing conditions will not improve without the cooperation of all potential housing resources.

# APPENDIX VIII

## Series of HUD Circulars and Legal Memoranda Forming the Basis for Tribal Government Participation in Public Housing Programs

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PUBLIC HOUSING ADMINISTRATION,
HOUSING AND HOME FINANCE AGENCY,
*Washington, D.C.*

To: Central Office Division and Branch Heads, Regional Directors.
Subject: Low-rent housing for Indian tribes on Indian reservations.

1. *Basis of Eligibility of Indian Tribes.*—Where an Indian Tribe has an established governing body with police power for the Reservation (that is, the legislative power to promote peace, health, safety, and morals on the Reservation), the governing body is analagous to a State legislature. Such a governing body (usually the Tribal Council) is legally competent to enact an ordinance creating a housing authority with the necessary powers to participate in the low-rent housing program. Such a situation usually exists where the Tribe is organized under a constitution adopted pursuant to Section 16 of the Indian Reorganization Act of 1934, provided that the police power jurisdiction has not been transferred to the State by or pursuant to an act of Congress.

2. *Eligibility Determinations for Specific Tribes.*—So far, the Bureau of Indian Affairs has not issued any legal opinion as to the eligibility of tribes in general, but has been following a practice of making such legal determinations on a case basis. Formal determinations are normally made when the tribal ordinance establishing a housing authority is submitted to the Bureau of Indian Affairs for its approval. However, to preclude the possibility of an ineligible tribe going through the steps of organizing a housing authority, advice as to eligibility should be requested at an early stage from the Central Office Legal Division, which maintains liaison with the Bureau of Indian Affairs. In some cases where preliminary examination indicates a tribe to be ineligible, the legal deficiencies may be corrected by amendment of the tribal constitution, and early submission of the question of eligibility makes it possible for such amendments to be considered and acted upon promptly.

3. *Regional Office Responsibility.*—Subject to provisions contained in the Circular dated 11-24-61, Coordination of Central Office-Regional Office Actions With Respect to Housing Program for Low-Income Families on Indian Reservations, and the question of legal eligibility, applications for financial aid for low-rent housing from Indian Tribes are to be processed by the Regional Office in the same manner as other applications.

4. *Forms of Tribal Ordinance and Organization Documents.*—

(*a*) Attached to this Circular are the following:[1]

(1) Form PHA-2904, Tribal Ordinance.

(2) Form PHA-2905, Model Transcript for the Organization and establishment of Housing Authorities on Indian Reservations.

(3) Form PHA-2906, Outline of Documents Required for Complete Organization Transcript for Housing Authorities on Indian Reservations, (including instructions as to the submittal of various documents).

[1] See pp. 247-82.



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These documents must be examined in each case to see that language which is inapplicable or inappropriate for the particular case is properly modified. Where changes of substance are proposed, they should be cleared with the Legal Division in the Central Office.

(*b*) In general, a cooperation agreement in the usual form will not be necessary because all the essential points of cooperation required of a governing body are included in Section VIII of the Ordinance. The following features of this section of the Ordinance warrant some comment:

(1) No provision is made for payments in lieu of taxes because there is usually no property tax applicable to any property on an Indian Reservation.

(2) No mandatory provision for equivalent elimination is included because communities on Indian Reservations are usually considered as rural non-farm areas. There is included a declaration of intention on the part of the Tribe to use its lawful powers to the extent feasible to eliminate substandard units as additional dwellings are provided by the low-rent program.

(3) The provision in paragraph 1(e) of Section VIII that the Tribe "will join in any disposition of project property . . . where such action is required in order to grant the maximum interest therein permitted by law" is needed where, as is usually the case, the housing authority constructs the dwellings on tribal lands leased to it by the Tribe. Under limitations of Federal law, a Tribe cannot convey title to tribal lands, but can only give a lease for 25 years with an agreement to renew the lease for a second term of 25 years.

5. *Economic and Social Characteristics.*—

(*a*) Experience so far indicates that housing conditions on the Indian Reservations are at the lowest level of substandardness. There is no question, therefore, as to the need for low-rent housing. There is a serious question relating to the number of low-income families who have sufficient income to enable them to pay the rents needed to cover operating costs including necessary reserves. This problem may be alleviated by taking into consideration welfare payments and, where occupancy by the elderly is involved, the additional subsidy for the elderly.

(*b*) Before providing guidance or initiating a program, it would be well for a Regional Office to ascertain the salient social and economic characteristics of the Reservation.

(*c*) In some instances, tribes have indicated a willingness to make financial contributions to meet operating deficits if thereby a larger number of low-rent units can be allocated. Where the Tribe has capital funds for this purpose it may be possible to create a trust fund, the principal and income of which would be pledged for the 40-year period for the purpose of meeting deficits. Where the Tribe has income, but not sufficient capital funds, the question of a tribal agreement to meet deficits would be posed. Since the PHA commitment to pay annual contributions for the protection of bond holders is irrevocable, a trust fund created by the Tribe, which would be similarly irrevocable, would be the appropriate vehicle for the tribal contribution. Therefore, in cases where the Tribe has income, it should be encouraged to consider means of converting such resources into a capital fund, as by obtaining a loan from another source. Forms of contract documents for such

special cases will be developed by the Central Office Legal Division on the basis of future experience.

6. *Workable Program.*—Indian Tribes must meet the usual requirements of obtaining a workable program determination and certification by the Housing and Home Finance Administrator before any loan contract may be executed.

7. *Approval of Contracts.*—As indicated by Section IX of the form of ordinance, the authority is required to obtain the approval of the Secretary of Interior or his designee with respect to any financial assistance contract with the PHA.

MARIE C. MCGUIRE,
*Commissioner.*

UNITED STATES GOVERNMENT

# *Memorandum*

TO : Commissioner DATE: July 19, 1962

FROM : Legal Division, PHA

SUBJECT: Low-Rent housing on Indian Reservations covered by Public Law 280

One of the key questions in the low-rent housing program for Indians, after the basic determination that Indian tribes may be eligible for Federal aid under the USHAct, has been the effect of Public Law 280 on tribal eligibility. This question has now been resolved.

Public Law 280, 83rd Congress, as amended (18 U.S.C. 1162 and 28 U.S.C. 1360), confers jurisdiction on the States of Alaska, California, Minnesota, Nebraska, Oregon, and Wisconsin with respect to criminal offenses and civil causes of action arising on Indian Reservations which are located within the borders of those States. The Act also provides that other states may assume such criminal and civil jurisdiction by affirmative legislative action. This has been done by the States of Washington and Nevada.

As a result of an inquiry received from a tribe located in Alaska, we presented to the Solicitor, Department of Interior, the question as to the effect of Public Law 280 on the legal capacity of Indian tribes to participate in the low-rent housing program, which he has now answered. On the basis of the Solicitor's opinion and a related letter of July 2, 1962, from the Commissioner, Bureau of Indian Affairs, it is now clear that this Act does not preclude an otherwise eligible tribe (see Commissioner's Circular dated 12-15-61) from participating in the low-rent housing program.

The pertinent provisions of Public Law 280 are:

> 18 U.S.C. 1162(a) Each of the States or Territories listed in the following table shall have jurisdiction over offenses committed by or against Indians in the areas of Indian country listed opposite the name of the State or Territory to the same extent that such State or Territory has jurisdiction over offenses committed elsewhere within the State or Territory, and the criminal laws of such State or Territory shall have the same force and effect within such Indian country as they have elsewhere within the State or Territory:
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28 U.S.C. 1360

(a) Each of the States or Territories listed in the following table shall have jurisdiction over civil causes of action between Indians or to which Indians are parties which arise in the areas of Indian country listed opposite the name of the State or Territory to the same extent that such State or Territory has jurisdiction over other civil causes of action, and those civil laws of such State or Territory that are of general application to private persons or private property shall have the same force and effect within such Indian country as they have elsewhere within the State or Territory:

* * *

(c) Any tribal ordinance or custom heretofore or hereafter adopted by an Indian tribe, band, or community in the exercise of any authority which it may possess shall, if not inconsistent with any applicable civil law of the State, be given full force and effect in the determination of civil causes of action pursuant to this section. * * *

The Solicitor's ruling established two points concerning Indian tribes whose area is affected by Public Law 280:

1. An Indian tribe which had the power to exercise governmental jurisdiction over its territory before Public Law 280 was enacted did not lose such power as a result of that enactment. This view is in accord with the above cited language of 28 U.S.C. 1360(c), which clearly shows that the Indian governments are expected to continue to exercise their general lawmaking powers.

2. Tribal governing bodies have the power to enforce the building codes and zoning ordinances which is required for a workable program. Although Public Law 280 apparently deprives the governing body of the power to impose criminal sanctions, it would still be able to exercise its proprietary powers (e.g. expulsion of members from the reservation) to achieve compliance with its enactments. This view assumes that tribal low-rent housing projects will be located on tribally owned lands.

The language contained in 28 U.S.C. 1360(a), which states that civil laws of the State that are of general application to private persons or private property are to have the same force and effect within Indian country, could raise a question as to whether a State Housing Authority Law is applicable to Indian Reservations. We think it is questionable whether a housing authority law is a law of general application "to private persons or private property". However, even if it were, this would not negate the governmental power of the Indian tribe but would merely mean that a housing

authority established pursuant to State law would also be legally empowered to develop low-rent housing projects on Indian reservations within the State. As a general procedure, however, it is recommended that the governing body of a tribe whose area is affected by Public Law 280 should advise the appropriate State law housing authority (if one has been organized) of its plans to create a housing authority for the Reservation. Any questions raised as to the power of the tribe to pursue such a program should be referred to the Central Office Legal Division.

Joseph Bernstein
General Counsel

PUBLIC HOUSING ADMINISTRATION

HOUSING AND HOME FINANCE AGENCY WASHINGTON 25, D.C.

CIRCULAR
12-5-62

TO: All Regional Directors

SUBJECT: PHA Mutual-Help Housing for Indians

Enclosed is an opinion of the General Counsel dated November 30 which discusses in detail the nature of a mutual-aid home-ownership housing program under the United States Housing Act and the manner in which such a program can be undertaken in conjunction with the Bureau of Indian Affairs.

Since this is an entirely different type of program involving different concepts of programing, design, and management from those which have prevailed heretofore and on which our standards, procedures and legal documentation are based, each project will have to be considered on its own and will have to be individually reviewed and approved by the Central Office staff.

Because of the novelty of this program and the working relationships that must be developed between the BIA and the PHA in its execution, it is contemplated that a few sample projects will be developed first to gain experience.

You will be advised further in regard to PHA-BIA relationships and areas of responsibility. In the meantime, please cooperate with the field representatives of the BIA and with representatives of Indian tribes interested in this program in discussing it with them and referring any questions they may have to the Central Office staff.

Marie C. McGuire
Commissioner

Enclosure

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UNITED STATES GOVERNMENT

# Memorandum

TO : Commissioner, PHA

DATE: November 30, 1962

FROM : Legal Division, PHA

SUBJECT: PHA Mutual-Help Housing Program in Conjunction with the Bureau of Indian Affairs

On August 27, 1962, you transmitted a letter to us dated August 24, 1962, and enclosure from the Bureau of Indian Affairs requesting a determination as to whether the PHA can engage in a "program for Mutual or Self-Help Housing on Indian reservations." Should the PHA be unable to participate in this program, the BIA intends to submit a request for a grant under the Section 207 demonstration program and eventually request legislation to authorize such a housing program. (The enclosure with the BIA letter is their proposal for a demonstration grant.) Your note called for a determination of PHA's legislative authority to engage in such a program and, if such authority exists, an outline of "the precise way a self-help program could be worked into the ongoing low-rent public housing program under present legislative authorities."

We find that the PHA can legally engage in a housing program such as proposed by the BIA and that no new legislative authorization would be required. The Section 207 demonstration program could provide additional valuable assistance in determining the most suitable structures and in evaluating the program.

## I. Factors Determining Characteristics of Program and the BIA's Proposals

The nature of an adequate housing program for American Indians living on Reservations must take into account the following factors:

1. The housing conditions on most of the Indian Reservations are deplorable and there is practically no supply of decent housing available.

2. The state of underdevelopment on the Reservations is comparable to the conditions in Puerto Rico and certain foreign countries where aided self-help housing programs have proven successful.

3. As deplorable as conditions are, the great mass of Indian families are owners and not renters. These are families who have been living in the poorest type of accommodations, who are accustomed to very low standards of maintenance, and who therefore must be given the incentive as well as the opportunity for becoming habituated to higher standards. It is highly

questionable whether a rental type program would have this effect. On the other hand, home ownership being traditional, they can be expected to respond to all of the incentives that individual ownership provides. (We are not here discussing the type of project desired by the Oglala Sioux Tribe and other tribes for rental by relatively higher income families and for congregate housing of elderly families on a rental basis.)

4. Under an earlier housing program of the BIA, houses were built utilizing force account Indian labor and were given to Indian families, but these homes deteriorated badly because the families felt no sense of responsibility due to lack of identification with or pride of participation in their construction.

5. The conventional low-rent program, with rents of about $45 per month (such as in the first project for the Oglala Sioux Tribe), can meet no more than 15% of the need for decent housing on the Reservations because 85% (or approximately 60,000) of the Indian families have incomes of $2,000 per annum or less.

Basically, the BIA proposes a program whereby "with relatively modest material assistance and guidance, Indian communities can be mobilized around their felt need for housing in an organized program of self help." The prospective low-income occupants of or, more precisely, participants in each project would be selected prior to the start of construction and the bulk of the construction work would be performed either on a full-time or part-time basis by members of the selected families. The objective of those participating in a project would be to gain a house which is "theirs."

In addition to the contribution of labor by the participants, the sites for the houses would be made available by the tribe or the participants, and, to the extent possible, the building materials (such as stabilized earth blocks, bricks, lumber, or logs) would be obtained and/or manufactured by the tribe or the participants. The design for the houses would be supplied to the participants by the BIA or the PHA, with the BIA contributing "personnel to organize and stimulate community action" and "to train and supervise during construction and give aid in social welfare problems, family selection, etc."

To aid in developing a sense of responsibility toward maintaining the house in good repair, the BIA proposes that the participants "pay a moderate, regular payment for five to ten years to cover at least part of the cost of the materials."

II. Principal Advantages of This Mutual-Help Program

The details of the PHA's proposed program are discussed below. In addition to the major advantage of reaching down into a much lower income category than is possible under the PHA's conventional program (it is estimated that, under optimum conditions, operating charges as low as $10 per month, including utilities, can be achieved), the important advantages are as follows:

1. As noted above, under the previous housing program of the BIA, Indian families received houses as outright gifts which resulted in poor upkeep. Under

the proposed program, the participant would be motivated to maintain his house because he would have participated in building it himself and would be required to maintain it himself under penalty of postponement of his acquisition of ownership or even loss of the right to ownership. In addition, the local housing authority, assisted by the BIA, will have sufficient control of the houses to assure that they are properly maintained during the years the participants are tenants and, during this period, the participating families would have an opportunity to become habituated in proper maintenance of their houses.

2. A basic feature of the plan is the use of the land, labor and materials supplied by the participants to reduce the Federal subsidy that would otherwise be required to provide such low-rent housing. It also makes use of the same participant's contribution as a guarantee that the participant will maintain his dwelling under penalty that if he does not, and the local housing authority is required to do so for him, his acquisition of ownership will be deferred to the extent of the maintenance cost required to be incurred by the local housing authority.

The plan accomplishes these objectives by using the participant's contribution in the following manner. A portion of his contribution is applied to establish a reasonable operation and maintenance reserve which, if not used for such purposes, will be applied to payment for the dwelling. The remainder of the participant's contribution, although not applied immediately to the operation and maintenance reserve, will also be available for operation and maintenance expenses if needed, and if not used for those purposes, for ultimate payment for the dwelling. The result of this arrangement is that if the family maintains its own dwelling, the value of the amount that it has contributed as mutual help is applied to enable it to acquire ownership that much sooner. On the other hand, if the family does not maintain its property, that same contribution by it enables the local housing authority to continue to provide that family with decent housing at no additional subsidy cost to the Government until that source of funds is exhausted. This combination of Federal aid and participant's incentives--the participant's desire to conserve maintenance reserves and any excess mutual help credit to enable him to obtain ownership that much sooner--makes maximum use of individual self-help incentives and Federal subsidy to achieve the best value for every dollar of Federal subsidy in providing decent housing for low-income families.

3. As will be explained more fully below not only does this proposal enable the FHA subsidy to reach a much lower income group than would otherwise be possible but it does so at a fraction of the subsidy required to house low-income families under the conventional rental type of project.

III. Outline of Mutual-Help Program

A. Financing Method

A key consideration is that for purposes of the proposed program, PHA's relationship would have to terminate earlier than the 40 years that is standard in the case of conventional low-rent projects. Because of the nature of the structures, participants and incentives involved in this program, the period before the participants will own their houses must be relatively short. The BIA proposal suggests a period of 5 to 10 years. Under this proposal a 10-year period can be achieved if the mutual-help contribution amounts to as much as 50% of development cost; 14 years if the contribution is 30%; and 16 years if it is 20%.

Annual Contributions. Section 10 of the United States Housing Act authorizes the PHA to make annual contributions for a period up to 40 years, at a rate not to exceed a certain percentage of the project's development or acquisition cost. The rate contracted for is in an amount sufficient to pay the principal and interest on the bonds sold to private investors to finance the project. In general, the PHA has followed a policy of contracting for payment of annual contributions over the full period of 40 years, thereby permitting the use of an annual rate substantially below the permissible maximum, which rate would be (under current interest rates) sufficient to pay off the development cost in 29 years.

The objective under the proposed mutual-help program is to obtain the maximum benefits out of the incentives of home-ownership combined with mutual-help contributions to provide low-income families with decent housing at the lowest aggregate subsidy cost. This is achieved by reducing the amortization period to the minimum which is consistent both with the type of structure involved and the reasonableness of the length of time that the participant should be required to wait before he acquires ownership. Thus, under this proposal the amortization period is reduced to the minimum by increasing the rate of annual contributions to the maximum amount permitted under the Act. (It should be noted that the utilization of the maximum annual contributions rate permitted by the USHAct in this instance does not depart from the principle we have maintained that annual contributions be limited to debt service. In this instance the debt service rate is increased by shortening the amortization period, thereby causing the annual contributions rate to be increased accordingly.)

As the discussion below will demonstrate, this combination of financing and incentives results in increasing the relative amount of each annual contribution, but results in reducing the aggregate contributions by 81% in comparison to the conventional project financed for 40 years by permanent bonds (the standard method) or by 74% if financed by temporary notes for 29 years at 2½%, assuming, in each case, a 30% mutual-help contribution and the $5370 dwelling unit cost used to illustrate this proposal below.

This savings in Federal subsidy as between the conventional program and the mutual-help program is explained more fully below using the following table:

| Percent of Development Cost Provided By Mutual- Help Contributions | Number of Years Before Participant Acquires Ownership (Annual Contributions Period) | | |
|---|---|---|---|
| | At PHA Loan Rate (3-7/8%) | At Temp. Note Rate (2-1/2%) | At Temp. Note Rate (1-3/4%) |
| None | 29 yrs. | 23 yrs. | 21 yrs. |
| 10% | 24 yrs. | 20 yrs. | 18 yrs. |
| 20% | 20 yrs. | 17 yrs. | 16 yrs. |
| 30% | 17 yrs. | 15 yrs. | 14 yrs. |
| 40% | 14 yrs. | 12 yrs. | 12 yrs. |
| 50% | 11 yrs. | 10 yrs. | 10 yrs. |
| 60% | 9 yrs. | 8 yrs. | 8 yrs. |
| 70% | 6 yrs. | 6 yrs. | 6 yrs. |
| 80% | 4 yrs. | 4 yrs. | 4 yrs. |
| 90% | 2 yrs. | 2 yrs. | 2 yrs. |

The fixed Annual Contribution (the maximum Federal subsidy commitment) for a conventional $15,100 dwelling unit financed by a 40-year bond issue at a 3-3/8% interest rate (approximate average current construction costs and interest rates) would be $695; and, if the current maximum contribution rate permitted by the Act (5-7/8%) was utilized, the Fixed Annual Contribution would be $887 for 29 years. (In the latter case, the PHA loan would be refinanced by the sale of temporary notes at a lower interest rate, and this would shorten the annual contributions period to about 23 years). Under the proposed program, which contemplates payment of the maximum annual contribution permitted by the Act, the Fixed Annual Contribution for a $5,370 dwelling unit (the cost shown in the example below) financed for 29 years by a 3-7/8% PHA loan would be $315, or less than half the amount in the conventional program, even without the further reductions that the type of financing contemplated and the mutual-help contributions would bring about, as explained below.

As to the type of financing, PHA "temporary" financing would be used, that is, temporary notes sold to private investors, the market for which is already well established under the conventional program. (The relatively low development cost and small size of the proposed program would have only a minor impact on the $1.5 billion PHA borrowing authority which would provide the security for the temporary notes.) As indicated in the table above, low interest rates on temporary financing would reduce the amortization period, and therefore, the aggregate annual contributions. Thus, under the current rate, which is about 1-3/4%, the 29-year period would be reduced to 21 years, and even under a temporary financing interest rate of 2-1/2% (should the current rates go up during the amortization period), the 29-year period would be reduced to 23 years.

The "mutual-help" contribution would further reduce the amortization period and amount of annual contributions. For example, under the proposed program, if a 30% mutual-help contribution were made on a $5,370 dwelling unit, and temporary financing were obtained at a rate even as high as 2½%, the annual contributions period would be shortened to 15 years, and the total amount of annual contributions would be $4,725. In the conventional program, by contrast, where there is no mutual-help contribution, if a $15,100 dwelling unit financed by PHA on a 29 year basis were held in temporary financing at the 2½% interest rate, the annual contribution period would be shortened to 23 years, and the aggregate amount of annual contributions (assuming that each annual contribution was reduced by 10% through "residual receipts", the approximate current reduction) would be $18,361. On this basis, the subsidy per unit in the proposed program would be 74% less than that in the conventional program.

However, most dwelling units in the conventional program are financed by the sale of 40 year bonds. If the above-mentioned $15,100 dwelling unit were financed by sale of such bonds with a 3-3/8% interest rate, the annual contribution period would remain 40 years and the total amount of annual contributions (assuming the same 10% rate of residual receipts) would be $25,020. On this basis, the aggregate subsidy per unit in the proposed program would be 81% less than that in the conventional program.

Development Loan and Mutual-Help Funds

Section 9 of the United States Housing Act authorizes the PHA to make loans to cover development costs; but where, as in this case, annual contributions are involved, the total loan outstanding at any given time cannot exceed 90% of the development cost.

For simplification of discussion, the portion of the PHA development loan which is advanced, or obligated to be advanced, to pay for the portion of development cost representing the value of land, labor and material furnished by the tribe or participant will be referred to as "mutual-help funds." It is assumed that the value of land, material and labor furnished by the tribe or the participants would equal at least (a) the 10% required to satisfy the 90% limitation on development loans in section 9 above, and (b) an additional amount sufficient at least to establish a maintenance and operation reserve which would also cover vacancy and collection losses. Any additional amount representing labor and material in excess of these requirements would represent a credit in favor of the participant which over the years would guarantee fulfillment of his obligations and ultimately would be used to enable him to complete payment for his house.

Such use of development funds would be clearly authorized if the land, material and labor were purchased in the usual manner from persons not connected with the enterprise. We see no reason for making a distinction based on the fact that the local authority will purchase the items from the tribe and participants provided it pays fair value, especially since the ultimate result will be to reduce the risk and the total contributions paid by the Government.

B. Illustration of Plan in Operation

Actual development cost figures would, of course, vary with the locale of each particular reservation, the availability of suitable building materials, and the level of skill of the individuals participating in the construction of a project. The following example is used to illustrate how the development cost of a dwelling unit could be financed.

Based on discussions with the PHA Development staff, the estimated cost of a 700 square foot, two-bedroom, single-family, wood frame dwelling built under a mutual-help program could break down, in summary, as follows:

| | | |
|---|---|---|
| 1. | Materials (including electrical and plumbing fixtures) not purchased from tribe | $3,360 |
| 2. | Materials purchased from tribe | 50 |
| 3. | Site purchased from tribe | 150 |
| 4. | Labor of participants (923 Hrs. @ $1.50) | 1,385 |
| 5. | Labor of non-participants (49 Hrs. @ $3.00) 1/ | 150 |
| 6. | Miscellaneous expenses 2/ | 275 |
| | Total development cost per unit | $5,370 |

1/ Includes half of plumbing labor and all electrical labor.
2/ Includes administrative expense, interest expense, architect and engineers fees, construction inspection fee and site survey fee.

In any given case the mutual-help funds would be items 2, 3, and 4. In this example, the mutual-help funds equal approximately 31% of the development cost. These funds, representing a credit for the participant, would be used as follows:

(a) The housing authority's operating reserve with respect to the unit would be established by a PHA advance. The amount in this example is assumed to be $200.

(b) The remainder of the mutual-help funds ($1,585 less $200, or $1,385) would not be advanced by the PHA unless needed by the housing authority because of depletion of operating reserves. Should this amount not be needed for that purpose, it will be used to enable the participant to complete payment of the purchase price and acquire ownership when the balance in the operating reserve (including any additional equity payments made by the participant - See C below) is sufficient to liquidate the outstanding debt on the property.

It should be noted that the important factor in reducing the amortization period is not the size of the cost figures involved, but rather the ratio of the amount of mutual-help funds to the total amount of the development cost. This is mentioned to point out the importance of planning the program and the structures so as to make possible the maximum utilization of labor and material furnished by the participant and the tribe.

C. Additional payments by participant toward home ownership (Equity Payments)

As indicated above, the BIA in presenting its proposal stated that the participant should make, in addition to his payment of operating charges, regular payments toward home ownership. This is consistent with the twin objectives of the plan: (a) that the participant achieve ownership in the fewest possible number of years, and (b) that the cost of annual contributions to the Government be reduced to the minimum. Accordingly, and in keeping with the BIA suggestion, each participant should be required to pay as much as he can afford toward home ownership.

This is consistent also with the principle under the United States Housing Act requiring limitation of annual contributions to the amount needed to maintain the low-rent character of the project. In the case of the conventional program, this is accomplished by increasing the tenant's rent according to his income until he reaches the point of ineligibility. The increased rent has the effect of reducing each annual contribution through application of "residual receipts," and ultimate eviction has the effect of cutting off the subsidy as to the over-income family enabling another low-income family to be housed. In this instance, the low-income tenant would be forced to apply a portion of his increased income toward amortization of his debt resulting in eventual reduction of the Federal contribution through shortening of the amortization period and thereby achieving the same objective of the Act but in a manner consistent with the home ownership incentive of this proposal. These payments would not constitute project income but would be deposited in the operating reserve and ultimately used in retiring the outstanding debt with respect to the property.

Thus, there would be a threefold pattern of commitment by the participant to his house: (a) land, labor and services in the development stage, (b) physical maintenance of the property with his own work and resources, and (c) regular payments in such amounts as are consistent with his ability to pay. We believe that this last feature enhances the pattern for a strong sense of participation and responsibility toward the house and makes more complete the favorable conditions for achievement of the purposes of the plan.

In the event that housing conditions in the locality and the participant's income should improve to such an extent that private enterprise is producing an adequate supply of decent housing in the locality at rates the participant can afford, he would be required to buy his dwelling or dispose of it to an eligible low-income family, thus terminating the annual contribution subsidy with respect to him.

D. Rights and Obligations of Participants.

Essentially, the contract between the participant and the housing authority would be a lease with an option to buy. The lease-purchase contract would provide that the participant may acquire ownership after amortization of the development loan is completed, if he pays the required operating charges and equity payments and meets his obligations for maintenance of the property. Thus, the time for acquisition of ownership would be delayed by depletion of the operating reserves and

unadvanced mutual-help funds attributable to the participant, and the right of acquisition might be terminated as explained below. On the other hand, the time for acquisition of ownership would be advanced in accordance with any equity payments by the participant out of increased income or assets, as explained in B and C above.

The participant's interest in the option to buy and mutual-help funds would be assignable by him to any qualified person acceptable to the housing authority. It would also be inheritable but if the heir should not be a qualified person acceptable to the housing authority he would have to exercise his option to buy or assign his interest to a qualified person acceptable to the housing authority or have his rights terminated in accordance with the rules stated below. Where the assignee or heir is a qualified person acceptable to the housing authority, he would have the same status and rights as the first participant, and the first participant would have no further rights or claims against the housing authority.

Should a participant breach his contract by failure to pay his operating charges or equity payments or by failure to maintain his house, the housing authority would have the right of first charging the amount against operating reserves and then against the portion of mutual-help funds remaining unadvanced by the PHA. The lease-purchase contract would provide further (1) that the housing authority would have the right to evict the participant and terminate his option to buy, and (2) that the option to buy shall terminate in the event the amount of the participant's mutual-help funds (exclusive of those derived from the tribe) is reduced to 10% of the development cost. Under such contract provisions, should the housing authority find that a participant's breach occurred through his fault, it would exercise its right to evict him and terminate his option to buy. Where, however, the housing authority finds that a participant's breach was without fault on his part, it could allow him to continue in occupancy, using his mutual-help funds to meet his obligations; and if the participant's mutual-help funds should be reduced to the 10% minimum mentioned above, resulting in termination of his option to buy, he could be continued as a tenant.

Where a participant's breach was without fault, it is assumed that arrangements could be made with the tribe or welfare agencies to continue his occupancy and option rights by paying maintenance and other operating charges, and thus preventing depletion of his mutual-help funds to the critical point. Since all that would be required would be extremely low payments and assuming the family should not be penalized, the lease-option arrangement could be continued for the full term.

Should a participant move out or be evicted, without assigning his rights to an acceptable person, he would lose a part of his mutual-help funds equal to 10% of the development cost. The remainder of his mutual-help funds would be withheld to cover operation and maintenance expenses, if needed, until a new occupant moves in, at which time the participant could be paid the amount of his unused mutual-help funds less 10% of development cost and the minimum required operating reserve. When the new occupant builds up the minimum required operating reserve, the unused portion of the operating reserve of the first participant would be paid to him.

A new occupant would not become entitled to an option to buy, and thus be a participant, until he had earned or paid in at least 10% of "fair value" plus an amount equal to the required operating reserve. ("Fair value", for this purpose, would be the fair value of the property as of the time he becomes a participant, or the amount of the outstanding debt if that be greater.) Where the property is in need of repairs, the new occupant might earn some or all of these amounts by doing the necessary work and furnishing necessary materials. The cost of such work and materials would be charged to the mutual-help funds withheld from the former participant, and the new occupant would receive a credit of a corresponding amount.

The new participant would not acquire ownership until the expiration of the time needed to amortize at the maximum rate of annual contributions a debt of the amount of the "fair value" less the contribution attributable to the new participant. For example, if the new participant's contribution is equal to 20% of the fair value, his waiting period would be 16 or 17 years (see Table on page 5). However, like an original participant, the new participant might make equity payments if his income warrants this, and the waiting period would be shortened in accordance with such payments. Similarly, if he should default in payment of operating charges or in maintenance, leading to depletion of the operating reserve, the waiting period would be lengthened.

Where a new participant acquires his interest at a time relatively late in the amortization period of the original participant, his waiting period will, if the housing authority follows the principles of this plan, extend beyond the termination of the original amortization period. So far as PHA is concerned, the waiting period of any successor participant need not extend beyond the point at which the PHA debt is paid off.

During the period of PHA relationship with the project, should any participant, after acquiring ownership, wish to sell or rent the property to someone other than an eligible participant or tenant acceptable to the housing authority, the transaction would be made subject to such regulations as the PHA will promulgate to prevent profiteering and speculation in respect to any increment in value attributable to the PHA participation in this program.

IV. Legal Basis of Mutual-Help Plan Under USHAct

The United States Housing Act of 1937, as amended, contains no provision restricting the rights of a local authority to dispose of a low-rent project owned by it after all PHA loans attributable to the project have been retired and annual contributions are no longer payable on the project by the PHA. (An exception to this, which is not pertinent here, is in the case of projects which were placed under contract during the period that Section 10(j) of the Act was in effect. That section was repealed by the Housing

Act of 1961.) Therefore, upon repayment of the PHA loan, which will discharge the PHA from its obligation to pay annual contributions, there is nothing in the USHAct that would prevent the local authority from conveying its interest in the project to the individual participants.

The application of this principle to the disposition of individual units within a project is logical because the PHA's interest has been satisfied by the discharge of the debt in respect to the particular unit and no further annual contributions would be payable in respect to that unit.

This conclusion was reached in an opinion of the PHA Legal Division dated September 19, 1939, and again in an opinion dated June 2, 1945. The 1945 opinion stated:

> ". . .in my opinion the legal basis for permitting the sale of one dwelling unit in a project while obligations on the entire project are still outstanding is analogous to dividing a statutory project consisting of two developments into two separate statutory projects under separate contracts and the retirement of the entire loan on one of such projects. There appears to be no question as to the legality of retirement of the entire outstanding indebtedness on a project prior to the expiration of the maximum sixty-year period and, upon retirement of such indebtedness, the PPHA would have no further interest in or control over the project."

All other factors of the plan fall within the provisions of the Act. Thus, there is no question that the families involved are "families of low income" within the meaning of section 2(2) because they "cannot afford to pay enough to cause private enterprise in their locality * * * to build an adequate supply of decent, safe and sanitary dwellings for their use." Nor is there any question that the dwellings are "low-rent housing" within the meaning of Section 2(1).

Since the plan contemplates the selection of a group among the low-income population of the tribe who would be considered suitable for participation in the plan, the question arises whether such a preference in selection is permissible. In our opinion any doubt that may have existed under the fixed preference provisions of the USHAct prior to its amendment by the Housing Act of 1961 has been removed by that amendment. Under the present provisions of section 10(g) of the Act "admission policies" are a matter of local determination and regulation after giving "full consideration" to the factors of the applicants being displaced by governmental action, status as veterans, age, disability, housing conditions, urgency of housing need, and source of income. There is no question that a local authority regulation conferring preference to a family which is willing to participate in a plan under which its own contribution will materially reduce the Government's subsidy would be based on reasonable grounds and would, therefore, be valid.

Nor is there any question that the establishment of the annual contributions rate at the maximum permitted by the Act, and the application of any resources to reduction of the contributions period (rather than reduction of each annual contribution, as under the conventional system), are authorized under the particular conditions of this plan.

The pertinent provisions of the Act are contained in section 10(b), as follows:

> "Annual contributions shall be strictly limited to the amounts and periods necessary, in the determination of the Authority [PHA], to assure the low-rent character of the housing projects involved. Toward this end the Authority [PHA] may prescribe regulations fixing the maximum contributions payable under different circumstances, giving consideration to cost, location, size, rent-paying ability of prospective tenants, or other factors bearing upon the amounts and periods of assistance needed to achieve and maintain low rentals. Such regulations may provide for rates of contributions based upon development, acquisition or administrative cost, number of dwelling units, number of persons housed, or other appropriate factors: * * *."

Essentially, what this plan does is to transfer, as much as possible, within the legal framework of the USHAct the local responsibilities and non-Federal participation from the housing authority and the local government to the individuals living in the houses, thereby making maximum use of the Federal funds as an energizer of the incentives of the individuals actually receiving the benefits. It is sought by means of the mutual-help feature and the incentives of home ownership to provide the type of housing and the type of circumstances which will induce the occupants to acquire and maintain an interest in their homes and, through their capital contribution and contribution in maintenance, reduce the Federal subsidy that would otherwise be required if the conventional system were used. There is even a question whether the conventional system would work in these circumstances in view of the past experience of the BIA with housing provided at no cost and without the incentives and self-interest built into this plan. There seems to be no question, therefore, that, under the broad provisions of the above-quoted section 10(b) and the special circumstances involved in this plan, the method of financing proposed here is authorized.

V. Development Standards and Requirements

The standards to be applied to the design and construction of these projects will, of necessity, be different from those of the conventional low-rent development. The following factors must be considered in developing standards appropriate for the proposed program:

1. Since the most important factor from the standpoint of the incentives of this program and cost to the Government is the size of the amount of mutual-help in relation to development

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cost, this factor should receive the utmost consideration in the programming and design of the project. From this standpoint it does not matter whether the mutual-help is derived from land, material or labor.

2. Since another equally important factor in this particular Indian program is the achievement of the lowest possible monetary cost for the participants, it is of the utmost importance that the project, units and equipment be designed for the greatest amount of self-maintenance and the lowest possible operating costs.

3. In general, it is assumed that the greatest portion possible of the labor would be performed by the participants, who would probably be unskilled, and that materials available on the Reservation which could be contributed by the tribe or participant would be utilized to the fullest extent possible.

Some elements of dwelling design and equipment may have to be below the usual PHA standards. An example of this is in the utilities to be included in these dwellings. In many locations where these projects may be built, there are no water, sewer, or power lines. In many of these cases, these utilities may be brought to the site by the time the project is constructed or shortly thereafter (the provision of sewer and water is a function of the Public Health Service). It may, therefore, be necessary to approve a dwelling that has roughed-in plumbing and wiring but which will not have utilities immediately available.

Whatever standards are decided upon, they will have to meet the "decent, safe and sanitary" requirements of the United States Housing Act for housing in that locality. Since no project could go forward without approval by the HHFA Administrator of a "workable program," it is assumed that the standards will be worked out in the light of the code requirements of such workable program.

VI. Project Operation (Management)

The BIA proposal indicates that the income level of the families the proposed program would serve is $2,000 per annum and below. Presumably, this would be the income limit used in selecting participants. Based on the proposition that a family can afford to spend 20% of its income for housing expenses (in many cases, the Indians whose living conditions we are trying to improve will not be spending anything for housing), the families with the highest incomes would be able to pay about $30 per month for housing, while the majority of the potentially eligible participants will probably have a rent paying ability closer to $15 per month. It should be noted, however, that the BIA proposal states that the participating Indians will not be able to afford more than $5 to $10 per month for housing.

In keeping with the homeownership incentives of the proposed program, the arrangements for meeting housing expenses should be such as will place the participant as nearly as possible, in the position of a homeowner rather than a tenant. Thus, the participant will provide the labor and materials for the maintenance of his house or be charged for the actual expenses incurred by the authority in maintaining the house. The other housing expenses would be, wherever feasible, charged to the participant as specific items rather than in a total figure such as fixed rent. Thus, the participants could be billed directly for their actual utility expenses, and could be charged specific amounts for other items such as the cost of insurance on their house (or a pro rata share of the cost of insurance on the project), and a pro rata share of any administrative and overall operation expenses of the housing authority.

The amount of the housing expenses to be charged the participants must not be so high that it will, for all practical purposes, exclude the majority of the very group the program is intended to serve. On the other hand, the amount charged must be sufficient to meet any project operating expenses which the participants can not eliminate by providing labor and materials.

When compared with the extremely low level of housing expense that must be achieved, it is apparent that the level of operating costs for a conventional low-rent project cannot be maintained in this program. For example, the estimated operating cost of the conventional PHA aided project being developed for the higher income (but, by normal standards, low income) Indians at Pine Ridge, South Dakota (SD-1-1) is $47.56 per unit per month, broken down as follows:

| | | |
|---|---|---|
| Administrative Expense | | $ 7.00 |
| Utilities Supplied by Project | | 23.04 |
| Water | $ 1.80 PUM | |
| Sewer | 2.50 " | |
| Electricity | 3.52 " | |
| Gas | 15.22 " | |
| Operation and Maintenance | | 12.00 |
| Insurance | | 2.00 |
| Vacancy and Collection Loss (3%) | | 1.32 |
| Creation of Operating Reserve (5%) | | 2.20 |
| | | $47.56 PUM |

Many of the above items of expense could be eliminated or reduced in the proposed program to achieve the desired low rentals. The services and materials which result in the $7.00 per month for "Administrative Expense" at Pine Ridge might be absorbed for the operation of a mutual-help project by the Tribal Government and/or the Bureau of Indian Affairs. The $15.22 per month for "Gas," which is used as fuel, could be eliminated by providing for the use of wood which is plentiful and free on most reservations and which is also the fuel most of the participating families are accustomed to using. The $12.00 for "Operation and Maintenance" should be covered by the provision of services and materials by the participants, possibly supplemented where necessary by the Tribal Government or the BIA.

As discussed above, each participant would be obligated under his lease-purchase contract with the housing authority to provide all the maintenance for his house; and any expenses for maintenance and vacancy and collection losses which are incurred because of the participant's failure to properly maintain the house or pay rent would, upon the participant's failure to pay such expenses, be reimbursed out of the mutual-help funds consisting of the operating reserve and the unadvanced portion of the PHA loan. (The proposed amount of $200 for the operating reserve per unit is based on the PHA Management Manual requirement relating to projects consisting of 25 units or less.)

In view of the above, and if the Tribal Government and/or the BIA would provide for administration and overhead, the operating charges to the participant (exclusive of materials and supplies furnished by him) could be brought down to about $10 per month based on the following estimate:

| | |
|---|---|
| Water | $1.80 PUM |
| Sewer | 2.50 " |
| Electricity | 3.52 " |
| Insurance | 2.00 " |
| | $9.82 " |

If, however, it should be necessary to charge the participants for administration and overhead, the additional amount of $7.00 shown above for "Administrative expense" would have to be added, bringing the total to about $17 per month.

It should be noted that these figures are based upon the estimated expenses for the Pine Ridge project mentioned above, and therefore, would not necessarily be the same in other locations.

Joseph Bunstein
General Counsel

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

HPMC-FHA 7580.3

# CIRCULAR

ATTENTION: REGIONAL OFFICE: ARA for HPMC, Low-Rent Specialist
Regional Counsel
AREA OFFICE: Operations Division Director
Program Managers, Area Counsel

SUBJECT: Indian Housing Authority Organization and Sites in Indian Areas

June 19, 1972

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1. PURPOSE. To provide instructions and information regarding the organization of Indian housing authorities and the use of sites in Indian areas. This Circular supersedes (a) FHA Circular 12-15-61 "Low-Rent Housing for Indian Tribes on Indian Reservations," and (b) FHA Legal Division Book Memorandum of January 5, 1965, "Modification of Tribal Ordinance Form."

2. LEGAL BASIS OF INDIAN HOUSING AUTHORITIES AND HUD'S ASSISTANCE.

a. Under the United States Housing Act of 1937, as amended, HUD is authorized to provide financial and technical assistance to public housing agencies (usually identified as local housing authorities) for the development and operation of low-rent housing. Local housing authorities, typically, are corporate bodies established and authorized to function in a locality pursuant to State law for the purpose of providing low-rent housing for low-income families.

b. Where an Indian tribe under its Constitution and By Laws (or other recognized governing document) has an established governing body with governmental police power to promote the general welfare (i.e., peace, health, safety, and morals) on their Reservation, the governing body can perform the legal functions which are otherwise performed by the State legislature and local governments in connection with HUD-assisted low-rent housing. (As used herein, the term "tribe" includes a band, nation, community, group, pueblo, rancheria, or colony and the term "Reservation" includes a Pueblo, Colony, or Rancheria.) Specifically, a tribal governing body with sufficient governmental powers is legally competent to enact an ordinance creating a housing authority and providing for the necessary local governmental cooperation so as to qualify for HUD-assistance under the U. S. Housing Act of 1937, as amended. Sufficient governmental powers usually exist where a tribe is organized under a constitution adopted pursuant to section 17 of

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R-5,R-5-1

the Indian Reorganization Act of 1934 (25 U.S.C. 476) and sufficient powers have been found to exist for certain other tribes. In some cases, an election by the voting members of the tribe (usually referred to as the General Council of the tribe) has been necessary to enact such an ordinance.

c. Certain Indian tribes may not have sufficient governmental powers to perform the above mentioned legal functions in connection with HUD-assisted low-rent housing. Such cases include situations where (1) the tribe's powers have been terminated or reduced by Act of Congress, (2) the tribe has no governmental relationship with the Federal government and is subject to and dependent upon a State government for any powers, and (3) the tribe's powers are not clearly enough established. The states of Alaska, Maine, Oklahoma, and Texas have enacted laws to specifically provide for the establishment of housing authorities to serve Indian (including Alaskan Native) areas. In addition, Indians may obtain HUD-assisted low-rent housing through county municipal, or regional housing authorities established pursuant to state law.

d. Pursuant to Public Law 83-280 (28 U.S.C. 1360) and Title IV of the Civil Rights Act of 1968 (25 U.S.C. 1321-1326), certain states have been ceded civil and criminal jurisdiction over certain tribes and further such cessions are legally possible. It is also possible under Section 403 of the Civil Rights Act of 1968 (25 U.S.C. 1323) for such jurisdiction to be retroceded (returned) to the Federal government. Where such jurisdiction has been so ceded to a state (and where there has not been a retrocession), a tribe which otherwise has sufficient governmental powers to engage in HUD-assisted low-rent housing may be precluded from enacting an ordinance establishing a housing authority or undertaking the development of low-rent housing independent of state law if it is found that such enactment or undertaking by the tribe would be in conflict with state law. (See 28 U.S.C. 1360 (c) and 25 U.S.C. 1322 (c) for statutory provisions regarding continued power of such tribes to enact ordinances.) Questions regarding the possibility of such conflicts should be forwarded by the Area Director to the HUD General Counsel if they cannot be resolved by the Area or Regional Counsel.

e. Special provisions relating to California Indian reservations and rancherias are provided in Section 11 of Public Law 85-671 as amended by Public Law 88-419, usually referred to as the "Rancheria Act." Those tribes which have already been terminated under these provisions are only eligible for participation in the low-rent housing program through local housing authorities established under state law. However, those which have not been so terminated and which are determined to have sufficient governmental powers as described above may participate in the program but the tribal ordinance governing the operation of their housing authority should include the provision set out in paragraph 4f below.

3. ELIGIBILITY DETERMINATIONS FOR SPECIFIC TRIBES. A tribe shall be determined to be eligible for HUD-assistance pursuant to the United States Housing Act of 1937, as amended, either when it has a housing authority established pursuant to state law or when it has enacted an ordinance in a form approved by HUD (see paragraph 4 below) and where such ordinance and its enactment have been approved by a duly authorized official of the Interior Department. (This Interior Department approval authority has been delegated to the Commissioner, Deputy Commissioner, Area Directors, and, in some cases, Agency Superintendents of the Bureau of Indian Affairs.) However, to preclude the possibility of an ineligible tribe going through the steps of organizing a housing authority, advice as to eligibility may be requested from the HUD General Counsel who will obtain any necessary advice from the Interior Department. In some cases where preliminary examination indicates a tribe to be ineligible, the legal deficiencies may be corrected by an amendment of the tribe's constitution.

4. FORMS OF TRIBAL ORDINANCE AND ORGANIZATION DOCUMENTS.

a. Attached as Exhibits to this Circular are the following:

(1) Form HUD-52904, Tribal Ordinance

(2) Form HUD-52905, Model Transcript for the Organization and Establishment of Housing Authorities on Indian Reservations, (including instructions as to the submission of various documents).

(3) Form HUD-52906, Outline of Documents Required for Complete Organization Transcript for Housing Authorities on Indian Reservations, (including instructions as to the submission of various documents).

These documents are for use in the establishment of Indian housing authorities independent of state law and must be examined in each case to see that language which is inapplicable or inappropriate for the particular case is properly modified. Except as provided below, any change of substance must be submitted to the HUD General Counsel who will obtain any necessary administrative approvals and determine the legality of such a change. References in Form HUD-52906 to HUD "Regional Office" shall be deemed to mean Area Office except in the case of the Denver Region (VIII).

b. Since it is not anticipated that there will be a significant number of new Indian housing authorities organized in the future, no future revision or printing of a supply of these forms is contemplated. Therefore, the attached Exhibits may be reproduced or extracted from by Area Counsels as necessary to develop documents that comply with the provisions of this Circular.

c. In general, a cooperation agreement in the usual form will not be necessary because all the essential points of cooperation required of a governing body are included in Article VIII of Form HUD-52904, Tribal Ordinance. The following features of this section of the Ordinance should be noted:

(1) No provision is made for payments in lieu of taxes because there is usually no property tax applicable to any property on an Indian reservation.

(2) No mandatory provision for equivalent elimination is included because of the exemption from this mandatory requirement provided in section 10(a) of the U. S. Housing Act for Indian areas. There is included a declaration of intention on the part of the Tribe to use its lawful powers to the extent feasible to eliminate substandard units as additional dwellings are provided under the low-rent program.

(3) The provision in paragraph 1(e) of Article VIII that the Tribe "will join in any disposition of project property ***

where such action is required in order to grant the maximum interest therein permitted by law" is needed where the housing authority constructs its projects on tribal lands leased to it by the Tribe. Under limitations of Federal law, generally a Tribe cannot convey title to tribal lands, but can only give a lease for 25 years with an agreement to renew the lease for a second term of 25 years. (See paragraph 6 below.)

d. Article IX of Form HUD-52904, Tribal Ordinance, requires the Indian housing authority to obtain the approval of the Secretary of Interior or his designee with respect to any financial assistance contract (i.e., Preliminary Loan Contract or Annual Contributions Contract) with HUD. The Interior Department approval authority is delegated to the Commissioner, Deputy Commissioner, Area Directors, and, in some cases, Agency Superintendents of the Bureau of Indian Affairs.

e. Ordinances enacted in the future should conform to Form HUD-52904 with the four modifications set out below. Ordinances previously enacted should include, or be amended to include, at least the first three modifications to enable the tribal housing authorities to undertake homeownership opportunity projects and participate in group financing.

(1) Page 3, Article III e (2). Insert the following after the words "to provide":

", or assist in providing, (by any suitable method, including but not limited to: rental; sale of individual units in single or multi-family structures under conventional, condominimum, or cooperative sales contracts; lease-purchase agreements; loans; or subsidizing of rentals or charges),."

(2) Page 6, Article V, subsection 2 i. Insert the following in place of the words "or rent":

",rent, sell, or lease with option to purchase."

(3) Page 7, Article V, section 2. Insert the following new subsection after subsection "o":

"p. To join or cooperate with any other public housing agency or agencies operating under the laws or ordinances of a state or another tribe in the exercise, either jointly or otherwise of any or all of the powers of the Authority and such other public housing agency or agencies for the purpose of financing (including but not limited to the issuance of bonds, notes or other obligations and giving security therefor), planning, undertaking, owning, constructing, operating, or contracting with respect to a housing project or projects of the Authority or such other public housing agency or agencies. For such purpose the Authority may by resolution prescribe and authorize any other public housing agency or agencies, so joining or cooperating with the Authority, to act on the Authority's behalf with respect to any or all powers, as the Authority's agent or otherwise, in the name of the Authority or in the name of such agency or agencies."

(4) Page 13, Article VIII, section 3. The second line should be corrected to read as follows: "with respect to any project so long as (i) the project is owned by a".

f. A Tribal Ordinance adopted by a tribe in California which may elect termination pursuant to the "Rancheria Act" described in paragraph 2e above should include in Article VIII, Section 1 of the Ordinance, and there should also be included in Part One of any Annual Contributions Contract with an Indian housing authority established under such a modified ordinance, a provision such as the following:

"In the event that the Tribe should elect to terminate its governing body and adopt a plan for accomplishing such termination and for distribution of tribal assets (such as provided for by the Act of August 18, 1958, 72 Stat. 619, as amended August 11, 1964, 78 Stat. 390) the Tribe and the Authority shall convey the Authority's projects to (1) the Secretary of Housing and Urban Development or (2) a public housing agency of the State. Such conveyance shall be subject to (a) any obligations of the Authority incurred in connection with the projects, (b) any rights of tenants

or mutual help participants or homebuyers under contracts for the purchase, or options to purchase, of dwellings included in the project, and (c) such terms and conditions as may be approved by the Secretary of the Interior as part of the plan for termination of the Tribe and distribution of its assets."

5. SITE SELECTION.

a. It should be noted that the selection of sites for projects by Indian housing authorities must be in accordance with the criteria in the HUD Low-Rent Housing Preconstruction Handbook 7410.8, Chapter 1, Section 1.

b. The sites for projects undertaken by an Indian housing authority established by tribal ordinance must be within the governmental jurisdiction of the tribal governing body. Generally this means that such sites must be located within the boundaries of the Reservation on which the housing authority is authorized to operate. Off-reservation sites are usually beyond the governmental jurisdiction of the tribal governing body. However, it may be possible for a housing authority established under state law to undertake a project on such a site and contract for the development or operation of the project by the Indian housing authority.

c. The HUD Area Office must assure that a housing authority's selection of sites is coordinated with and concurred in by the appropriate Indian Health Service Area Director in the case of projects where the IHS is to be involved in the provision of water and sewerage facilities. In addition, the selection of sites must be coordinated with and concurred in by the appropriate Area Director or Agency Superintendent of the Bureau of Indian Affairs where the BIA is to be involved in the provision of access roads, title or other services or facilities to the project or its occupants. These IHS and BIA officials should be advised of proposed sites at the earliest possible date to minimize delays in project planning where their concurrence is necessary.

d. The following types of land status may be encountered in Indian areas.

(1) Tribal Trust Land (Land held in trust by the United States for the tribe). Sites on such land may be utilized under a 50-year lease (25 years automatically renewable for 25 years) to the housing authority. See paragraph 6a below.

(2) Allotted Land (Land held in trust by the United States and allotted to individual Indians). Sites on such land also may be utilized under a 50-year lease, see paragraph 6b below. However, in the case of a homeownership opportunity project where the homebuyer or participant is not the allottee of the site of his dwelling, it should be noted that upon expiration of the term of the lease from the allottee to the housing authority, the allottee will be legally entitled to possession of the site.

(3) Patent in Fee Land (Land owned under a patent in fee simple). Before such land may be used as a site by an Indian housing authority established by tribal ordinance, it usually must be returned to a trust status as tribal trust or allotted land. Although such a return can usually be accomplished by the BIA (assuming the owner is agreeable), as a matter of policy the BIA may not wish to have land returned to a trust status. Such land may be used as a site only (a) if the fee title is transferred to the housing authority and the tax exemption or tax remission requirements of Section 10(b) of the U. S. Housing Act of 1937, as amended, can be met and (b) if the Indian housing authority's powers are not jeopardized because of state jurisdiction over the site.

(4) Agency Reserve Land. Land on Indian reservations which is reserved for use by the Federal Government in connection with the administration of Indian Affairs may be returned to the use of the tribe. Use of such land for sites will depend on the status of the land after its return to the tribe.

(5) Sites Within Municipalities Incorporated Under State Law. There are serious doubts as to whether a tribe has the requisite governmental jurisdiction over lands within municipalities which are incorporated under State law.

Such lands could be sites for a project undertaken by a housing authority established under State law and, possibly, such a housing authority could contract for the development or operation of a project by an Indian housing authority established by tribal ordinance.

e. It should be noted that 25 Code of Federal Regulations Section 1.4 provides that, without specific Interior Department adoption or other action--

> "none of the laws, ordinances, codes, resolutions, rules or other regulations of any State or political subdivision thereof limiting, zoning or otherwise governing, regulating, or controlling the use or development of any real or personal property, including water rights, shall be applicable to any such property leased from or held or used under agreement with and belonging to any Indian or Indian tribe, band, or community that is held in trust by the United States or is subject to a restriction against alienation imposed by the United States."

6. SITE LEASES AND TITLE REPORTS.

a. Attached as an Exhibit to this Circular is Interior Department Form 5-1471 which is suitable for the lease of tribal land to a housing authority for use as the site of a HUD assisted low-rent housing project. The form should be modified by (1) changing "Public Housing Administration hereafter called the PHA" in paragraph 2 to "the Department of Housing and Urban Development (or its successors) hereinafter called HUD" and (2) changing "the PHA" to "HUD" in paragraphs 3 and 5 and at the end of paragraph 2.

b. Attached as an Exhibit to this Circular is Interior Department Form 5-1498a which is suitable for the leasing of individually owned Indian land for use as the site of a HUD-assisted mutual-help housing project. The form should be modified by changing paragraph 2 and 3 as described in subparagraph a above. It may also be modified for use in other types of low-rent public housing homeownership opportunity projects.

c. Interior Department regulations regarding "Leasing and Permitting" of Indian lands are set out in Title 25 Code of

Federal Regulations, Part 131.

d. The HUD Area Director may utilize a "Title Status Report" furnished by the Bureau of Indian Affairs in lieu of obtaining other title information, opinions, certificates, or policies for sites on Indian lands for which the BIA has trust responsibilities.

7. CONSIDERATION FOR SITE ACQUISITION AND APPRAISALS.

a. Where a proposed site is owned by the tribal government, it is customary for the tribe to donate the required 50-year leasehold interest to its housing authority for only a nominal rent (see paragraph 4 of Interior Form 5-1471) because of the tribe's interest in promoting the improvement of the housing conditions of its members.

b. Where the proposed site of a unit in a homeownership opportunity project is owned by the prospective homebuyer or participant, the title or, in the case of trust or allotted land, a 50-year leasehold interest should be conveyed to the housing authority for a nominal consideration and a credit to the homebuyer's Earned Home Payments Account or the participant's Mutual-Help Contribution Account (see paragraph 4 of Interior Form 5-1498a).

c. HUD appraisals are not required for contributed mutual-help or other homeownership opportunity project sites on Indian lands because HUD will accept the administrative determination of the Bureau of Indian Affairs Area Director (or BIA Field Administrator in the case of Reservations not under the immediate jurisdiction of a BIA Area Office) as to the mount (not to exceed $500 per unit) to be included in the project's estimated Development Cost (1) as a mutual-help contribution or (2) a credit to the Earned Home Payments Account. Also, appraisals will not be required for other projects in Indian areas where the site is donated by the tribe with only a nominal or no amount included in the project's estimated Development Cost for site acquisition.

d. Where an Indian housing authority is to acquire a site which is not donated or contributed (or where a site is proposed for contribution and credit at an amount in excess of $500 per unit) as described above, the usual appraisal requirement shall prevail except that the HUD Area Director may accept a Bureau of Indian Affair appraisal if he determines that such an appraisal meets HUD requirements and would be more economical than obtaining a HUD appraisal.

HPMC-FHA 7580.1

Exhibit 1

Form HUD-52904
November 1968
(Formerly FHA-2904)

TRIBAL ORDINANCE

Pursuant to the authority vested in the _____ Tribe, by its Constitution, and particularly by Article ___ , Sections _____ thereof, and its authority to provide for the health, safety, morals and welfare of the Tribe, the Tribal Council of the _____ Tribe hereby charters a public corporation known as the _____ Housing Authority (hereinafter referred to as the Authority), and enacts this ordinance which shall constitute the charter of the Authority.

In any suit, action or proceeding involving the validity or enforcement of or relating to any of its contracts, the Authority shall be conclusively deemed to have become established and authorized to transact business and exercise its powers upon proof of the adoption of this ordinance. A copy of the ordinance duly certified by the Secretary of the Council shall be admissible in evidence in any suit, action or proceeding.

I. Declaration of Need

It is hereby declared:

a. That there exist on the _____ Reservation insanitary, unsafe, and overcrowded dwelling accommodations; that there is a shortage of safe or sanitary dwelling accommodations available at rents or prices which persons of low income can afford; and that such shortage forces such persons to occupy insanitary, unsafe and overcrowded dwelling accommodations;

b. That these conditions cause an increase in and spread of disease and crime and constitute a menace to the health, safety, morals and welfare of the residents of the Reservation; that these conditions necessitate excessive and disproportionate expenditures of public funds for crime prevention and punishment, public health and safety protection, fire and accident prevention, and other public services and facilities;

c. That these slum areas cannot be cleared, nor can the shortage of safe and sanitary dwellings for persons of low income be relieved through the operation of private enterprise;

d. That the clearance, replanning and preparation for rebuilding of these areas and the providing of safe and sanitary dwelling accommodations

- 1 -

Exhibit 1
Form HUD-52904
November 1968
(Formerly PHA-2904)

for persons of low income are public uses and purposes for which public money may be spent and private property acquired and are governmental functions of Tribal concern;

e. That residential construction activity is an important factor to general economic activity and that the undertakings authorized by this ordinance to aid the production of better housing and more desirable neighborhood and community development at lower costs will make possible a more stable and larger volume of residential construction activity which will assist materially in maintaining full employment; and

f. That the necessity in the public interest for the provisions hereinafter enacted is hereby declared as a matter of legislative determination.

## II. Purposes

The Authority shall be organized and operated for the purposes of:

a. Remedying on the Reservation unsafe and insanitary housing conditions, that are injurious to the public health, safety and morals;

b. Alleviating the acute shortage of decent, safe and sanitary dwellings for families of low income; and

c. Providing employment opportunities on the Reservation through the construction, reconstruction, improvement, extension, alteration or repair and operation of low-rent dwellings.

## III. Definitions

The following terms, wherever used or referred to in this ordinance shall have the following respective meanings, unless a different meaning clearly appears from the context:

a. "Board" means the Board of Commissioners of the Authority.

b. "Council" means The _____ Tribal Council.

c. "Federal government" includes the United States of America, the Department of Housing and Urban Development, or any other agency or instrumentality, corporate or otherwise of the United States of America.

d. "Slum" means any area where dwellings predominate which by reason of dilapidation, overcrowding, faulty arrangement or design, lack of ventilation, light or sanitary facilities, or any combination of these factors, are detrimental to safety, health and morals.

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NPMC-PHA 7580.1

Exhibit 1

Form HUD-2290L
November 1968
(Formerly PHA-2901)

e. "Housing project" or "project" means any work or undertaking: (1) to demolish, clear, or remove buildings from any slum area; or (2) to provide decent, safe and sanitary dwellings, apartments, or other living accommodations for persons of low income; or (3) to accomplish a combination of the foregoing. Such work or undertaking may include buildings, land, leaseholds, equipment, facilities, and other real or personal property for necessary, convenient, or desirable appurtenances, for streets, sewers, water service, utilities, parks, site preparation or landscaping, and for administrative, community, health, recreational, welfare, or other purposes. The term "housing project" or "project" also may be applied to the planning of the buildings and improvements, the acquisition of property or any interest therein, the demolition of existing structures, the construction, reconstruction, rehabilitation, alteration or repair of the improvements or other property and all other work in connection therewith, and the term shall include all other real and personal property and all tangible or intangible assets held or used in connection with the housing project.

f. "Persons of low income" means persons or families who lack the amount of income which is necessary (as determined by the Authority) to enable them, without financial assistance, to live in decent, safe, and sanitary dwellings, without overcrowding.

g. "Bonds" means any bonds, notes, interim certificates, debentures, or other obligations issued by the Authority pursuant to this ordinance.

h. "Obligee" includes any bondholder, agent or trustee for any bondholder, or lessor demising to the Authority property used in connection with a project, or any assignee or assignees of such lessor's interest or any part thereof, and the Federal government when it is a party to any contract with the Authority in respect to a housing project.

IV. Organization

1. The affairs of the Authority shall be managed by a Board of Commissioners composed of five persons.

a. The Board members shall be appointed, and may be reappointed, by the Council. A certificate of the Secretary of the Council as to the appointment or reappointment of any commissioner shall be conclusive evidence of the due and proper appointment of the commissioner.

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HPMC-FHA 1580.1

EXHIBIT 1
Form HUD-52904
November 1968
(Formerly FHA-2904)

b. The term of office shall be four years and staggered. When the Board is first established one member's term shall be designated to expire in one year, another to expire in two years, a third to expire in three years, and the last two in four years. Thereafter all appointments shall be for four years, except that in the case of a prior vacancy, an appointment shall be only for the length of the unexpired term. Each member of the Board shall hold office until his successor has been appointed and has qualified.

c. The Council shall name one of the commissioners as Chairman of the Board. The Board shall elect from among its members a Vice-Chairman, a Secretary, and a Treasurer; and any member may hold two of these positions. In the absence of the Chairman, the Vice-Chairman shall preside; and in the absence of both the Chairman and Vice-Chairman, the Secretary shall preside.

d. The Council may remove any member of the Board for cause.

e. The commissioners shall not receive compensation for their services but shall be entitled to compensation for expenses, including traveling expenses, incurred in the discharge of their duties.

f. Three members of the Board shall constitute a quorum for the transaction of business, notwithstanding the existence of any vacancies.

g. The Secretary shall keep complete and accurate records of all meetings and action taken by the Board.

h. The Treasurer shall keep full and accurate financial records, make periodic reports to the Board and submit a complete annual report, in written form, to the Council as required by Article VII, Section 1, of this ordinance. The Treasurer shall be bonded in such amount as is prescribed by the Council or by any agreement to which the Authority is a party.

2. The Board shall have authority to exercise, by majority vote of those present and voting, any and all powers delegated to the Authority by this ordinance or any amendments thereto, except as provided in Article VI, Section 5a, for the adoption of bond resolutions.

3. Meetings of the Board shall be held at regular intervals as provided in the bylaws. Emergency meetings may be held upon 24 hours actual notice and business transacted, provided that three or more members concur in the proposed action.

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[illegible]

Exhibit 1

Form [illegible]
November [illegible]
(Formerly [illegible])

V. Powers

1. The Authority shall have perpetual succession in its corporate name.

2. The Authority shall have the following powers which it may exercise consistent with the purposes for which it is established:

a. The Council hereby gives its irrevocable consent to allowing the Authority to sue and be sued in its corporate name, upon any contract, claim or obligation arising out of its activities under this ordinance and hereby authorizes the Authority to agree by contract to waive any immunity from suit which it might otherwise have; but the Tribe shall not be liable for the debts or obligations of the Authority, except insofar as expressly authorized by this ordinance.

b. To adopt and use a corporate seal.

c. To enter into agreements, contracts and understandings with any governmental agency, Federal, state or local (including the Council) or with any person, partnership, corporation or Indian tribe; and to agree to any conditions attached to Federal financial assistance. Notwithstanding anything to the contrary contained in this ordinance or in any other provision of law, to agree to any conditions attached to Federal financial assistance relating to the determination of prevailing salaries or wages or payment of not less than prevailing salaries or wages or compliance with labor standards, in the development or administration of projects, and to include in any contract let in connection with a project, stipulations requiring that the contractor and any subcontractors comply with requirements as to minimum salaries or wages and maximum hours of labor, and comply with any conditions which the Federal government may have attached to its financial aid of the project. In any contract with the Federal government for annual contributions to the Authority, the Authority may obligate itself to convey to the Federal government possession of or title to the project to which such contract relates, upon the occurrence of a substantial default (as defined in such contract) with respect to the covenant or conditions to which the Authority is subject; and such contract may further provide that in case of such conveyance, the Federal government may complete, operate, manage, lease, convey or otherwise deal with the project and funds in accordance with the terms of such contract: Provided, That the contract requires that, as soon as practicable after the Federal government is satisfied that all defaults with respect to the project have

HPMC-FHA 7580.1

Exhibit 1
Form HUD-5290[illegible]
November 1968
(Formerly FHA-290[illegible])

been cured and that the project will thereafter be operated in accordance with the terms of the contract, the Federal government shall reconvey to the Authority the project as then constituted. It is the purpose and intent of this ordinance to authorize the Authority to do any and all things necessary or desirable to secure the financial aid or cooperation of the Federal government in the undertaking, construction, maintenance or operation of any project by the Authority.

d. To lease property from the Tribe and others for such periods as are authorized by law, and to hold and manage or to sublease the same.

e. To borrow money, to issue temporary or longterm evidence of indebtedness; and to repay the same. Corporate bonds shall be issued and repaid in accordance with the provisions of Section VI of this ordinance.

f. To pledge the assets and receipts of the Authority as security for debts; and to acquire, sell, lease, exchange, transfer or assign personal property or interests therein.

g. To purchase land or interests in land or take the same by gift; to lease land or interests in land to the extent provided by law.

h. To undertake and carry out studies and analyses of the housing needs on the Reservation, to prepare housing plans, to execute the same, to operate projects and to provide for the construction, reconstruction, improvement, extension, alteration or repair of any project or any part thereof.

i. To lease or rent any dwellings, accommodations, lands, buildings or facilities embraced within any project; to establish and revise rents; and to make rules and regulations concerning the occupancy, rental, care and management of its low-rent housing units. Such rules and regulations may establish priorities for the admission of tenants, and provide for the eviction of tenants for failure to pay rent, for failure to comply with rules and regulations, or for failure to maintain the premises in satisfactory condition.

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Exhibit 1

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November 1965
(Formerly FHA-[illegible])

The Board shall insure that dwelling accommodations in a housing project shall be made available only to families of low income at rentals within their financial reach by (A) establishing lower than average rentals for especially needy families, and (B) by establishing income limits for admission and continued occupancy by low income families. In making these determinations, the Board may take into consideration family size, composition, age, physical handicaps or other factors which might affect the financial ability of the family to pay rental and shall consider as well such economic factors as may affect the financial stability and solvency of the project.

j. To purchase insurance in any stock or mutual company for any property or against any risk or hazards.

k. To invest such funds as are not required for immediate disbursement.

l. To establish and maintain such bank accounts as may be necessary or convenient.

m. To employ an executive director, technical and maintenance personnel and such other officers and employees, permanent or temporary, as it may require; and to delegate to such officers and employees such powers or duties as the Board shall deem proper.

n. To make such further actions as are commonly engaged in by corporate bodies of this character as the Board may deem necessary and desirable to effectuate the purposes of the Authority.

o. To adopt such bylaws as the Board deems necessary and appropriate.

3. No ordinance or other enactment of the Tribe with respect to the acquisition, operation, or disposition of Tribal property shall be applicable to the Authority in its operations pursuant to this ordinance unless the Council shall specifically so state.

VI. Bonds

1. The Authority may issue bonds from time to time in its discretion for any of its corporate purposes and may also issue refunding bonds for the purpose of paying or retiring bonds previously issued by it. The Authority may issue such types of bonds as it may determine, including bonds on which the principal and interest are payable: (a) exclusively from the income and revenues of the project financed with the proceeds of such bonds, or with such income and revenues together with a grant from the Federal government

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Exhibit 1
Form HUD-5290k
November 1968
(Formerly FHA-290k)

in aid of such project; (b) exclusively from the income and revenues of certain designated projects whether or not they were financed in whole or in part with the proceeds of such bonds; or (c) from its revenues generally. Any of such bonds may be additionally secured by a pledge of any revenues of any project, projects or other property of the Authority.

2. Neither the commissioner of the Authority nor any person executing the bonds shall be liable personally on the bonds by reason of the issuance thereof.

3. The bonds and other obligations of the Authority shall not be a debt of the Tribe and the bonds and obligations shall so state on their face.

4. Bonds of the Authority are declared to be issued for an essential public and governmental purpose and to be public instrumentalities and, together with interest thereon and income therefrom, shall be exempt from taxes. The tax exemption provisions of this ordinance shall be considered part of the security for the repayment of bonds and shall constitute, by virtue of this ordinance and without necessity of being restated in the bonds, a contract between (a) the Authority and the Tribe, and (b) the bondholders and each of them, including all transferees of the bonds from time to time.

5. Bonds shall be issued and sold in the following manner:

a. Bonds of the Authority shall be authorized by a resolution adopted by the vote of an absolute majority of the Board and may be issued in one or more series.

b. The bonds shall bear such dates, mature at such times, bear interest at such rates, be in such denominations, be in such form, either coupon or registered, carry such conversion or registration privileges, have such rank or priority, be executed in such manner, be payable in such medium of payments, at such places and be subject to such terms of redemption, with or without premium, as such resolution may provide.

c. The bonds may be sold at public or private sale at not less than par.

d. In case any of the commissioners of the Authority whose signatures appear on any bonds or coupons cease to be commissioners before the delivery

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EXHIBIT 1

Form [illegible]
November [illegible]
(Formerly PRA-[illegible])

of such bonds, the signature shall, nevertheless, be valid and sufficient for all purposes, the same as if the commissioners had remained in office until delivery.

6. Bonds of the Authority shall be fully negotiable. In any suit, action or proceedings involving the validity or enforcement of any bond of the Authority or the security therefor, any such bond reciting in substance that it has been issued by the Authority pursuant to this ordinance shall be conclusively deemed to have been issued for such purpose and the project for which such bond was issued shall be conclusively deemed to have been planned, located and carried out in accordance with the purposes and provisions of this ordinance.

7. In connection with the issuance of bonds or incurring of obligations under leases and in order to secure the payment of such bonds or obligations, the Authority, subject to the limitations in this ordinance, may:

a. Pledge all or any part of its gross or net rents, fees or revenues to which its right then exists or may thereafter come into existence.

b. Provide for the powers and duties of obligees and limit their liabilities; and provide the terms and conditions on which such obligees may enforce any covenant or rights securing or relating to the bonds.

c. Covenant against pledging all or any part of its rents, fees and revenues or against mortgaging any or all of its real or personal property to which its title or right then exists or may thereafter come into existence or permitting or suffering any lien on such revenues or property.

d. Covenant with respect to limitations on its right to sell, lease or otherwise dispose of any project or any part thereof.

e. Covenant as to what other or additional debts or obligations may be incurred by it.

f. Covenant as to the bonds to be issued and as to the issuance of such bonds in escrow or otherwise, and as the use and disposition of the proceeds thereof.

g. Provide for the replacement of lost, destroyed or mutilated bonds.

h. Covenant against extending the time for the payment of its bonds or interest thereon.

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(Formerly FHA-290A)

i. Redeem the bonds and covenant for their redemption and provide the terms and conditions thereof.

j. Covenant concerning the rentand fees to be charged in the operation of a project or projects, the amount to be raised each year or other period of time by rents, fees and other revenues, and as to the use and disposition to be made thereof.

k. Create or authorize the creation of special funds for moneys held for construction or operating costs, debt service, reserves or other purposes, and covenant as to the use and disposition of the moneys held in such funds.

l. Prescribe the procedure, if any, by which the terms of any contract with bondholders may be amended or abrogated, the proportion of outstanding bonds the holders of which must consent thereto, and the manner in which such consent may be given.

m. Covenant as to the use, maintenance and replacement of its real or personal property, the insurance to be carried thereon and the use and disposition of insurance moneys.

n. Covenant as to the rights, liabilities, powers and duties arising upon the breach by it of any covenant, condition or obligation.

o. Covenant and prescribe as to events of default and terms and conditions upon which any or all of its bonds or obligations become or may be declared due before maturity, and as to the terms and conditions upon which such declaration and its consequences may be waived.

p. Vest in any obligee or any proportion of them the right to enforce the payment of the bonds or any covenants securing or relating to the bonds.

q. Exercise all or any part or combination of the powers granted in this section.

r. Make covenants other than and in addition to the covenants expressly authorized in this section, of like or different character.

s. Make any covenants and do any acts and things necessary or convenient or desirable in order to secure its bonds, or, in the absolute discretion of the Authority tending to make the bonds more marketable although the covenants acts or things are not enumerated in this section.

Exhibit 1

Form HUD-5290A
November 1966
(Formerly FHA-290A)

## VII. Miscellaneous

1. The Authority shall submit a detailed annual report, signed by the Chairman of the Board, to the Council showing (a) the names of occupants of all the housing units, (b) the number of vacancies, if any, (c) the status of construction, maintenance and repair of all housing units, and (d) such other information as the Authority or the Council shall deem pertinent.

2. During his tenure and for one year thereafter, no officer or employee of the Authority shall voluntarily acquire any interest, direct or indirect in any project or in any property included or planned to be included in any project, or in any contract or proposed contract relating to any project. If any such officer or employee involuntarily acquires any such interest, or voluntarily or involuntarily acquired any such interest prior to appointment or employment as an officer or employee, the officer or employee, in any such event, shall immediately disclose his interest in writing to the Authority and such disclosure shall be entered upon the minutes of the Authority, and the officer or employee shall not participate in any action by the Authority relating to the property or contract in which he has any such interest. Any violation of the foregoing provisions of this section shall constitute misconduct in office. This section shall not be applicable to the acquisition of any interest in notes or bonds of the Authority issued in connection with any project, or to the execution of agreements by banking institutions for the deposit or handling of funds in connection with a project or to act as trustee under any trust indenture, or to utility services the rates for which are fixed or controlled by a governmental agency.

3. All projects of the Authority shall be subject to the planning, zoning, sanitary and building regulations applicable to the locality in which the planned project is situated.

4. The Authority shall not construct or operate any project for profit.

5. The property of the Authority is declared to be public property used for essential public and governmental purposes and such property and the Authority are exempt from all taxes and special assessments of the Trim.

KPMC-PMA 7580.1

Exhibit I

Form HUD-5290A
November 1968
(Formerly PHA-290A)

6. All property including funds acquired or held by the Authority pursuant to this Ordinance shall be exempt from levy and sale by virtue of an execution, and no execution or other judicial process shall issue against the same nor shall any judgment against the Authority be a charge or lien upon such property; Provided, however, That the provisions of this section shall not apply to or limit the right of obligees to pursue any remedies for the enforcement of any pledge or lien given by the Authority on its rents, fees or revenues or the right of the Federal Government to pursue any remedies conferred upon it pursuant to the provisions of this ordinance.

VIII. Cooperation in Connection with Projects

1. For the purpose of aiding and cooperating in the planning, undertaking, construction or operation of projects, the _____ Tribe agrees that:

(a) It will not levy or impose any real or personal property taxes or special assessments upon the Authority or any project.

(b) It will furnish or cause to be furnished to the Authority and the tenants of projects all services and facilities of the same character and to the same extent as the Tribe furnishes from time to time without cost or charge to other dwellings and inhabitants on the Reservation.

(c) Insofar as it may lawfully do so, it will grant such deviations from any present or future building code of the Tribe as are reasonable and necessary to promote economy and efficiency in the development and administration of any project, and at the same time safeguard health and safety, and make such changes in any zoning of the site and surrounding territory of any project as are reasonable and necessary for the development and protection of such project and the surrounding territory.

(d) It will do any and all things, within its lawful powers, necessary or convenient to aid and cooperate in the planning, undertaking, construction or operation of projects.

(e) It will join in any disposition of project property or interest therein by the Authority and make assignments or other appropriate disposition of the underlying land as permitted by law, where such action is required in order to grant the maximum interest therein permitted by law.

(f) This section will not be abrogated, changed, or modified without the consent of the Department of Housing and Urban Development.

Exhibit 1

Form HUD-52904
November 1968
(Formerly FHA-2904)

2. The Tribe declares its intention to use its lawful powers, to the extent feasible, to eliminate unsafe or insanitary dwelling units on the Reservation, as additional dwellings are provided by projects of the Authority.

3. The provisions of paragraph 1 of this section shall remain in effect with respect to any project so long as the project is either (i) owned by a public body or governmental agency and is used for low-rent housing purposes, (ii) any contract between the Authority and the Department of Housing and Urban Development for loans or annual contributions, or both, in connection with such project remains in force and effect, or (iii) any bonds issued in connection with such project or any monies due to the Department of Housing and Urban Development in connection with such project remain unpaid, whichever period is the longest. If at any time title to, or possession of, any project is held by any public body or governmental agency authorized by law to engage in the development or administration of low-rent housing or slum clearance projects, including the Federal Government, the provisions of this section shall inure to the benefit of and be enforced by such public body or governmental agency.

IX. Approval by Secretary of the Interior

With respect to any financial assistance contract between the Authority and the Federal Government, the Authority shall obtain the approval of the Secretary of the Interior or his designee.

Exhibit 2

HUD-5290S
April 1968
Page 1
(Formerly FHA-290S)

MODEL TRANSCRIPT
FOR THE ORGANIZATION AND ESTABLISHMENT OF
HOUSING AUTHORITIES ON
INDIAN RESERVATIONS

This is only a suggested form. It should be checked carefully and adapted where necessary to the particular conditions of each case.

HPMC-FHA 7580.1

Exhibit 2

HUD-62905
April 1968
Page 2
(Formerly FHA-2905)

CERTIFICATE OF APPOINTMENT

OF

COMMISSIONERS _____

I, the undersigned, as Secretary of the _____ _____ hereby certify that the* _____ _____ is composed of ___ voting members of whom ___ members, constituting a quorum, were present at a regular meeting duly called and held on _____ _____ at _____ and that at such meeting, the Council, acting under Ordinance No. _____ adopted on _____ _____ appointed the following five persons Commissioners of the _____ _____ Housing Authority, to serve for the number of years appearing after their names, respectively, from the _____ day of _____

_____ four years
_____ four years
_____ three years
_____ two years
_____ one year

The Council then, acting under the aforementioned Ordinance designated _____ as chairman of the Board of Commissioners.

Dated _____

_____

* Insert name of governing body of tribe.

HUMC-PHA 7560.3

Exhibit 2

HUD-52905
April 1968
Page 1
(Formerly PHA-2905)

OATH OF COMMISSIONER OF

_____

I, _____, do solemnly swear that I am duly qualified, according to Ordinance No. ___ adopted _____, of the _____ to exercise the duties of the office of Commissioner of the _____ to which I have been appointed, and that I will, to the best of my ability, discharge the duties thereof, and preserve, protect, and defend the Constitution of the United States and also the Constitution of the _____ _____.

_____

Subscribed and sworn to before me this ____ day of _____.

SEAL

(Separate Oath for Each Commissioner)

HPMC-FHA 7180.1

Exhibit 2

HUD-52905
April 1968
Page 4
(Formerly FHA-2905)

Notice of Organization Meeting

_____, _____
_____, 19___

To: * _____
_____
_____
_____
_____

You and each of you are hereby notified that I have called a meeting of the _____ to be held at the ** _____ in the ____ of _____ _____, State of _____ at ____ o'clock ___.M. on _____, 19___, for the purpose of organizing said Housing Authority, adopting by-laws and a seal therefor, electing officers, designating the regular meeting place, designating the location of the office of the Authority and to take such other action concerning the organization of said Housing Authority as the members thereof may determine.

_____
Chairman

I hereby certify that I caused the above and foregoing notice to be communicated to each of the Commissioners of _____

_____
Chairman

* Insert names of all Commissioners.
** Insert place of meeting.



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KFMC-FHA 7580.3

Exhibit 2

HUD-62905
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(Formerly FHA-2905)

Minutes of the Organization Meeting of

_____

For the purpose of organizing a meeting of the _____ _____ was held on _____, _____ at _____ o'clock __. M. at _____ in the city of _____ _____, State of _____.

All members of the Authority were present as follows:

_____ _____
_____ _____
_____ _____

There was also present by invitation the following:

_____ _____
_____ _____
_____

Commissioner _____, Chairman of the Authority presided and _____ was appointed Temporary Secretary of the meeting and kept the minutes.

The Secretary read the Notice of Meeting which was ordered spread upon the minutes as follows:

Notice of Organization Meeting

_____, _____
_____, 19___

To: *_____
_____
_____
_____
_____
_____

You and each of you are hereby notified that I have called a meeting of the _____ to be held at the ** _____ in the _____ ___ of _____, State of _____ at ___ o'clock __.M. on the _____ day of _____, 19__, for the purpose of organizing said Housing Authority, adopting by-laws and a seal therefor, electing officers, designating the regular meeting place, designating the location of the office of the Authority, and to take such other action concerning the organization of said Housing Authority as the members thereof may determine.

_____ _____
Chairman

* Insert names of all Commissioners.
** Insert place of meeting.

HPMC-FHA 7580.3

Exhibit 2
[illegible]
April 1968
Page 6
(Formerly FHA-2905)

CONSENT TO MEETING

We, the undersigned Commissioners of the _____ _____ hereby accept service of the foregoing call of meeting, waiving any and all irregularities in such service and such call, and consent and agree that said Commissioners of the _____ shall meet at the time and place therein mentioned, and for the purpose therein stated.

_____
(signature)

_____
(signature)

_____
(signature)

_____
(signature)

_____
(signature)

There were presented to the meeting copies of the certificate of appointment by the _____ of the different members of the Authority, duly verified, showing the names, dates of appointment and the times of the commencement and the end of the terms of office; said certificate also shows that _____ was designated to serve as the first Chairman of the Authority. Copies of these papers were directed to be attached to the minutes of this meeting. It also appears from the statement of the different Commissioners of the Authority that each Commissioner has taken the oath of office and duly accepted the appointment, and the following Commissioners filed their respective oaths of office: _____.

It appearing that there were present all of the Commissioners of the _____ so appointed, the following resolution was then introduced by Commissioner _____, read aloud and in full by the Temporary Secretary, and considered:



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HPMC-FHA 7580.1

Exhibit 2

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Page 7
(Formerly FHA-2905)

RESOLUTION NO. ___

RESOLUTION RELATING TO THE ESTABLISHMENT OF

_____

_____

RESOLVED, that the _____

_____, be and it hereby is established pursuant to Ordinance No. ___

adopted _____ of the _____

and is now authorized to transact business and exercise its functions in accordance with said Ordinance.

Commissioner _____ moved that said resolution be finally adopted as introduced and read. The motion was seconded by Commissioner _____ _____. The question being put upon the final adoption of said resolution, the roll was called with the following result:

Ayes: * _____

Nays: * _____

The Chairman declared such motion carried and the resolution finally adopted.

The following resolution was then introduced by Commissioner _____ _____, read aloud and in full by the Temporary Secretary, and considered by the Board of Commissioners:

* Insert names of Commissioners on appropriate lines.



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HPMC-FHA 2580.1

EXHIBIT 2
HUD-6290[illegible]
April 1968
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(Formerly FHA-2905)

RESOLUTION NO. ___

RESOLUTION ADOPTING BY-LAWS OF

_____

_____

BE IT RESOLVED BY _____

_____:

That the following by-laws be and they are hereby adopted and approved as and for the by-laws of the _____:

BY-LAWS OF

_____

_____

ARTICLE I - THE AUTHORITY

Section 1 - Name of Authority. The name of the Authority shall be "_____ _____".

Section 2 - Seal of Authority. The seal of the Authority shall be in the form of a circle and shall bear the name of the Authority and the year of its organization.

Section 3 - Office of Authority. The office of the Authority shall be at such place on the _____ Reservation as the Authority may from time to time designate by resolution.

ARTICLE II - OFFICERS

Section 1 - Officers. The officers of the Authority shall be a Chairman, a Vice Chairman, a Secretary and a Treasurer.

Section 2 - Chairman. The Chairman shall preside at all meetings of the Board of Commissioners (herein called "Board"). Except as otherwise authorized by resolution of the Board, the Chairman shall sign all contracts, deeds and other instruments made by the Authority. At each meeting, the Chairman shall submit such recommendations and information as he may consider proper concerning the business, affairs and policies of the Authority.

Section 3 - Vice Chairman. The Vice Chairman shall perform the duties of the Chairman in the absence or incapacity of the Chairman; and in case of the resignation or death of the Chairman, the Vice Chairman shall perform the Chairman's duties until such time as a new Chairman is appointed.



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HFMC-FNA 7580.1

EXHIBIT 2

[illegible]
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(Formerly FNA-2905)

Section 4 - Secretary. The Secretary shall keep the records of the Authority, shall act as secretary of the meetings of the Board of Commissioners and record all votes, and shall keep a record of the proceedings of the Board in a journal of proceedings to be kept for such purpose, and shall perform all duties incident to his office. He shall keep in safe custody the seal of the Authority and shall have power to affix such seal to all contracts and instruments authorized to be executed by the Board. In the absence of both the Chairman and Vice Chairman, the Secretary shall preside.

Section 5 - Treasurer. The Treasurer shall have the care and custody of all funds of the Authority and shall deposit the same in the name of the Authority in such depository as the Board may select. He shall sign all orders and checks for the payment of money and shall pay out and disburse such moneys under the direction of the Board. Except as otherwise authorized by resolution of the Board, all such orders and checks shall be countersigned by the Chairman. He shall keep regular books of accounts showing receipts and expenditures and shall render to the Board, at each regular meeting (or oftener when requested), an account of his transactions and also of the financial condition of the Authority. He shall give such bond for the faithful performance of his duties as is required. He shall submit a complete annual report, in written form, as required by the Tribal Ordinance No. ____ adopted _____.

Section 6 - Executive Director. The Executive Director of the Authority shall be appointed by the Board. Subject to the direction of the Board, he shall have general supervision over the administration of the business and affairs of the Authority, and shall be charged with the management of its housing projects.

Section 7 - Additional Duties. The officers of the Authority shall perform such other duties and functions as may from time to time be required by the Board or the by-laws or rules and regulations of the Authority.

Section 8 - Election or Appointment. The Vice Chairman, Secretary and Treasurer shall be elected at the annual meeting of the Board of Commissioners from among the Commissioners, and shall hold office for one year or until their successors are elected and qualified.

Section 9 - Vacancies. Should the offices of Vice Chairman, Secretary or Treasurer become vacant, the Board shall elect a successor from its membership at the next regular meeting, and such election shall be for the unexpired term of said office.

HPMC-FHA 7580.1

Exhibit 2
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Section 10 - Additional Personnel. The Authority may from time to time employ such personnel as it deems necessary to carry out its powers, duties and functions as prescribed by law and tribal resolution. The selection and compensation of such personnel (including the Executive Director) shall be determined by the Board.

ARTICLE III - MEETINGS

Section 1 - Annual Meeting. The annual meeting of the Board shall be held on the _____ day of _____ at ____ O'clock ___. M. at the regular place of the Board, which place shall be designated by resolution. In the event such date falls on a Sunday or a legal holiday, the annual meeting shall be held on the next succeeding secular day.

Section 2 - Regular Meetings. Monthly meetings shall be held on the _____ day of every month at ____ O'clock ___. M. at the regular meeting place of the Board. In the event such date falls on a Sunday or a legal holiday, the regular meeting shall be held on the next succeeding day. Regular meetings may be held without notice.

Section 3 - Emergency Meetings. The Chairman of the Board may, when he deems it expedient, and shall, upon the written request of two members of the Board, call an emergency meeting of the Board for the purpose of transacting any business designated in the call. Actual notice must be given to each member of the Board at least 24 hours prior to the time of such emergency meeting. At such emergency meeting no business shall be considered other than as designated in the call, and no action may be taken without the concurrence of three Commissioners, but if all of the members of the Board are present at an emergency meeting any and all business may be transacted at such meeting.

Section 4 - Quorum. The powers of the Authority shall be vested in the Commissioners thereof in office from time to time. Three Commissioners shall constitute a quorum for the purpose of conducting its business and exercising its powers and all other purposes, but a smaller number may adjourn from time to time until a quorum is obtained. When a quorum is in attendance, action may be taken by the Authority upon a vote of a majority of the Commissioners present except with respect to emergency meetings as provided in Section 3 of this Article, and with respect to the adoption of bond resolutions which require adoption by the vote of an absolute majority of the Board.

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Exhibit 2

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(Formerly FHA-2905)

Section 5 - Order of Business. At the regular meeting of the Authority the following shall be the order of business:

1. Roll Call
2. Reading and approval of the minutes of the previous meeting.
3. Bills and communications.
4. Report of the Secretary.
5. Report of the Treasurer.
6. Reports of Committees.
7. Unfinished business.
8. New business.
9. Adjournment.

All resolutions shall be in writing and shall be copied in a journal of the proceedings of the Authority.

Section 6 - Manner of Voting. The voting on all questions coming before the Board shall be by roll call, and the yeas and nays shall be entered upon the minutes of such meeting, except in the case of elections when the vote may be by ballot.

ARTICLE IV - AMENDMENTS

Section 1 - Amendments to By-Laws. The by-laws of the Authority shall be amended only with the approval of at least three Commissioners at any Board meeting provided that at least seven days written notice thereof has been previously given to all Commissioners.

Commissioner _____ moved that said resolution be finally adopted as introduced and read. The motion was seconded by Commissioner _____. The question being put upon the final adoption of said resolution, the roll was called with the following result:

Ayes: * _____

Nays: * _____

The Chairman declared such motion carried and the resolution finally adopted.

A corporate seal was then submitted to the meeting. The following resolution was then introduced by Commissioner _____, read in full by the Temporary Secretary, and considered by the Authority:

* Insert names of Commissioners on on appropriate lines.

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HPMC-FHA 7580.1

Exhibit 2

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(Formerly FHA-2905)

RESOLUTION NO. _____

RESOLUTION ADOPTING SEAL OF

BE IT RESOLVED BY

1. That the seal submitted to this meeting is hereby adopted as the seal of this Authority and the Temporary Secretary of this Authority is hereby authorized and directed to imprint said seal on the margin of the minutes opposite this resolution.

2. That the Secretary is hereby authorized to affix the seal of the the Authority to all appropriate papers.

Commissioner _____ moved that said resolution be finally adopted as introduced and read. The motion was seconded by Commissioner _____ _____. The question being put upon the final adoption of said resolution, the roll was called with the following result:

Ayes: * _____

Nays: * _____

The Chairman declared such motion carried and the resolution finally adopted.

The Chairman announced that it was in order to elect the officers of the Authority to serve until the next annual meeting or until their successors are chosen and qualify in their stead.

Commissioners _____ and _____ having been nominated to the office of Vice-Chairman, upon motion made, seconded, and adopted, the nominations were closed. A vote being taken, Commissioner _____ was declared by the Chairman to be elected to the office of Vice-Chairman.

Commissioners _____ and _____ having been nominated to the office of Secretary upon motion made, seconded, and adopted, the nominations were closed. A vote being taken, _____ was declared by the Chairman to be elected to the office of Secretary.

Commissioners _____ and _____ having been nominated to the office of Treasurer upon motion made, seconded and adopted, the nominations were closed. A vote being taken, _____ was declared by the Chairman to be elected to the office of Treasurer.

* Insert names of Commissioners on appropriate lines.

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NPMC-FHA 7580.3

Exhibit 2

HUD-52905
April 1968
Page 13
(Formerly FHA-2905)

The following resolution was then introduced by Commissioner _____, read aloud and in full by the Secretary and considered by the Authority:

RESOLUTION NO. ____

RESOLUTION DESIGNATING REGULAR MEETING PLACE OF

_____

WHEREAS, Article III of the by-laws provides that Annual and regular meetings shall be held at a regular meeting place as may be designated by resolution of the Board; now, therefore,

BE IT RESOLVED BY _____

_____,

That until otherwise provided by resolution, the regular meeting place of the _____ shall be _____

_____.

After discussion of the resolution, Commissioner _____, _____ moved that said resolution be finally adopted as introduced and read. The motion was seconded by Commissioner _____. The question being put upon the final adoption of said resolution, the roll was called with the following result:

Ayes: * _____

Nays: * _____

The Chairman thereupon declared the motion carried and said resolution finally adopted.

The following resolution was then introduced by Commissioner _____, read aloud and in full by the Secretary and considered by the Authority:

* Insert names of Commissioners on appropriate lines.

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0263

HFMC-FHA 7580.3

Exhibit 2

HUD-52906
April 1968
Page 14
(Formerly FHA-2906)

RESOLUTION NO. ____

RESOLUTION DESIGNATING OFFICES OF

_____

WHEREAS, Section 3 of Article I of the By-Laws provides that the offices of the Authority shall be at such place on the _____ Reservation as may be designated by Resolution; now, therefore,

BE IT RESOLVED BY _____

_____ that until otherwise provided by resolution, the office of _____ _____ shall be at _____.

After discussion of the resolution, Commissioner _____ moved that said resolution be finally adopted as introduced and read. The motion was seconded by Commissioner _____. The question being put upon the final adoption of said resolution, the roll was called with the following result:

Ayes: * _____

Nays: * _____

The Chairman thereupon declared the motion carried and said resolution finally adopted.

* Insert names of Commissioners on appropriate lines.

14

HFMC-FHA 7160.1

PARISIS 2

HUD-62905
April 1968
Page 15
(Formerly FHA-2905)

CERTIFICATE

I, _____, Secretary of the _____
_____,
hereby certify that I have compared and annexed extracts of the minutes of a meeting of the said Authority held on _____, 19____, containing Resolutions Nos. _____ with the original minutes recorded in the official minute book of said Authority and that it is a correct transcript therefrom and that the aforesaid Resolutions are true and correct copies of the originals.

IN WITNESS WHEREOF, I have hereunto set my hand and the seal of said Authority this _____ day of _____, 19____.

_____
Secretary

(SEAL)

HF7559-1

HPMC-PRA (TAC-1)

[illegible]

EXHIBIT 3

## OUTLINE OF DOCUMENTS REQUIRED FOR COMPLETE ORGANIZATION TRANSCRIPT FOR HOUSING AUTHORITIES ON INDIAN RESERVATIONS

I

Four copies of each of the following should be submitted to the appropriate Regional Office of the Department of Housing and Urban Development as soon as possible after the meeting of the governing body of the tribe at which the Housing Authority is created:

1. Certified extracts of proceedings of the governing body of the tribe (a) adopting an ordinance (see model Tribal Ordinance) providing for the establishment of a Housing Authority and (b) reflecting action taken by the governing body with respect to the appointment of the Commissioners of the Housing Authority. The following should be included with these extracts:

   a. Certified copies of all extracts from the rules, regulations, resolutions or ordinances of the governing body of the tribe relating to the procedure for the adoption of ordinances.

   b. Certified copies of all extracts from the ordinance, resolution or rule which fixes the day, hour and place of regular meetings of the governing body of the tribe. If the action was taken at a regular meeting, if the time for each meeting has been determined by custom, the certificate of the Secretary to that effect is sufficient.

   c. The proof described in paragraph b above should be included with respect to the requirements for holding special meetings if the action occurred at such a meeting.

2. Legal opinion of the tribal attorney as to the legality of the meeting and ordinance.

3. Certificate of incumbency of clerk or of secretary certifying as to the officers of the tribe and to members of the tribal council giving date of allotion or appointment of each, date of commencement of term of each and the end of the term of each.

4. Certificate of appointment of Commissioners of the Housing Authority (see model form).

II

Also, as soon as possible after the said meeting of the local governing body, four certified copies of the ordinance creating the Housing Authority should be sent to the Bureau of Indian Affairs, with the following request:

1. That the four copies of the ordinance be approved by the Secretary of the Interior, or his designee, and be sent to the Office of General Counsel, HUD, Washington, D.C.

2. That four copies of the constitution, by laws and charter of the tribe, certified by the Commissioner of Indian Affairs, or his designee, be forwarded to the Office of General Counsel, HUD, Washington, D.C.

III

As soon as possible after the organization meeting of the Housing Authority, four copies of each of the following should be submitted to the appropriate HUD Regional Office:

1. Certified copy of notice of organization meeting of the Housing Authority.

2. Extracts of the minutes of the organization meeting including resolutions establishing the Housing Authority, adopting by-laws, adopting a seal, establishing a regular meeting place, establishing the office of the Authority, and evidencing the election of the officers of the Authority. (See model transcript for the organization and establishment of housing authorities on Indian Reservations.)

3. General Certificate of Housing Authorities (Form HUD-5690).

[illegible]

HFMC-FHA 7580.3

Exhibit 4

Form 5-1471
Aug 1961

UNITED STATES
DEPARTMENT OF THE INTERIOR
Bureau of Indian Affairs

# LEASE

This lease is made and entered into this _____day of _____, 196__, by and between the _____ _____, an Indian Tribe hereinafter called the "Lessor"; and the _____.

hereinafter called the "Lessee". This lease shall be subject to the approval of the Secretary of the Interior, or his authorized representative.

WITNESSETH:

The parties hereto for the consideration hereinafter mentioned do covenant and agree as follows:

1. Premises. The Lessor hereby leases to the Lessee the following real property situated_____ described as follows:

HPMC-FHA 7580.3

Exhibit 4

2. Use of Premises. The premises shall be used for the purpose of constructing and operating a low rent housing project, and its appurtenances, known as

_____, with the financial assistance of Public Housing Administration hereinafter called the FHA, under the provisions of the United States Housing Act of 1937 (50 Stat. 888) as amended, and for such other purposes, not inconsistent with the foregoing, as may be approved by the Lessor and the FHA.

3. Term. Lessee shall have and hold the described premises with their appurtenances for a term of 25 years beginning on the date first above written. This lease shall automatically and without notice renew for an additional term of 25 years on the same terms and conditions contained herein. This lease may not be terminated by either or both parties during the initial or renewal term of the lease without the consent of the FHA until the FHA's interest in the project has been terminated.

4. Rent. The housing of families of low income has heretofore been declared a public purpose of the Lessor; therefore, Lessee shall pay the Lessor, for the use of the premises, rent at the rate of one dollar ($1.00) for each 25 year term, payment to be made each term in advance. It is agreed that there shall be no adjustment of the rent in the event that any part of the leased premises is taken by condemnation for highway or other public purposes.

5. Limitation on Assignment. Lessee shall not assign this lease without the prior consent of the Lessor and the approval of the FHA and the Secretary of the Interior, or his designee; except that the Lessee may assign this lease or deliver possession of the leased premises to the FHA or its successors in the event of the issuance by the FHA of a Notice of a Substantial Default or Substantial Breach of the Annual Contributions Contract by the Lessee. Nothing in this lease shall prevent the Lessee from executing and recording a mortgage and/or declaration of trust as may be necessary and appropriate under the Lessee's Annual Contributions Contract with the FHA.

6. Improvements. All improvements shall be the property of the Lessee during the term of this lease including any renewal or extension thereof.

7. Insurance. Lessee shall obtain and pay for owners', landlords', and tenants' public liability insurance, excluding property damage, in amounts acceptable to the Lessor. It is understood and agreed that the term "owners" includes both the United States and the Lessor.

8. Subletting. Lessee may sublet dwelling units to any person or persons who qualify for low rent housing.

Exhibit 4

9. Termination of Federal Supervision. Nothing contained in this lease shall operate to delay or prevent a termination of Federal trust responsibilities with respect to the land by the issuance of a fee patent or otherwise during the term of the lease; however, such termination shall not serve to abrogate the lease. The owners of the land and the Lessee and its surety or sureties shall be notified by the Secretary of any such change in the status of the land.

10. Share of Benefit from Lease. No member of Congress or any delegate thereto or any Resident Commissioner shall be admitted to any share or part of this lease or to any benefit that may arise herefrom.

11. Quiet Enjoyment. Lessor agrees to defend the title to the leased premises and also especially agrees that Lessee and its tenants shall peaceably and quietly hold, enjoy and occupy the leased premises for the duration of this lease without any hindrance, interruption, ejection or molestation by Lessor or by any other person or persons whomsoever.

12. Surrender of Possession. Upon expiration or other termination of this lease, the Lessee shall, upon demand, surrender to the tribe complete and peaceable possession of the premises, and all improvements thereon shall become the property of the tribe.

13. Unlawful Conduct. The Lessee agrees not to use or cause to be used any part of said premises for any unlawful conduct or purpose.

14. Obligations to the United States. It is understood and agreed that while the leased premises are in trust or restricted status, all of the Lessee's obligations, under this lease, and the obligation of its sureties, are to the United States as well as to the Lessor.

In witness whereof, the parties hereto have subscribed their names as of the date first above written.

| ATTEST | HOUSING AUTHORITY |
|---|---|
| _____ | _____, Chairman |
| _____ | |
| _____ | _____, Secretary |
| _____ | |

3

HPMC-PNA 7580.3

Exhibit 4

| ATTEST | TRIBE |
| --- | --- |
| _____ | _____ |
| _____ | _____ |
| _____ | _____ |
| _____ | |

The within lease is hereby approved:

_____
Secretary of the Interior

The within lease is hereby accepted:

(Acknowledgment Form)

HPMC-FHA 7580.1

Exhibit 5

Form 5-1498a
Oct 1964

UNITED STATES
DEPARTMENT OF THE INTERIOR
Bureau of Indian Affairs

LEASE NO.

CONTRACT NO.

# LEASE

(MUTUAL HELP HOUSING PROJECT - INDIVIDUALLY-OWNED LAND)

THIS LEASE, made and entered into this _____ day of _____, 196__, by and between _____, hereinafter called the "LESSOR," and the _____ Housing Authority, hereinafter called the "LESSEE." This lease shall be subject to the approval of the SECRETARY OF THE INTERIOR, or his authorized representative.

WITNESSETH:

The parties hereto for the consideration hereinafter mentioned do covenant and agree as follows:

1. PREMISES. The Lessor hereby leases to the Lessee the following real property situated _____ described as follows:

The above property will comprise approximately _____ dwelling sites.

2. USE OF PREMISES. The premises shall be used for the purpose of constructing and operating a Mutual-Help Housing Project, and its appurtenances, known as _____, with the financial assistance of the Public Housing Administration, hereinafter called the "FHA," under the provisions of the United States Housing Act of 1937, 50 Stat. 980, as amended, and for such other purposes, not inconsistent with the foregoing, as may be approved by the Lessor and the FHA.

3. TERM. Lessee shall have and hold the described premises with their appurtenances for a term of 25 years beginning on the date first above written. This lease shall automatically and without notice renew for an additional term of 25 years on the same terms and conditions contained herein. This lease may not be terminated by either or both parties during the initial or renewal term of the lease without the consent of the FHA or until the FHA's interest in the project has been terminated.

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0271

HFMC-FHA 7580.3

Exhibit 5

4. CONSIDERATION FOR LEASE. In consideration of the Lessor entering into the lease, the Lessee agrees to pay $_____ with respect to each dwelling site comprising the property, such payment to be effected by the crediting of the amount of $_____ as a mutual-help contribution to each Mutual-help Participant or a successor in interest who will occupy each of the dwelling sites comprising the property. In addition, the Lessee shall pay the Lessor for the use of the premises each of the rate of one dollar ($1.00) for each 10 year term, payment to be made for each term in advance. It is agreed that there shall be no adjustment of these payments in the event that any part of the leased premises is taken by condemnation for highway or other public purposes. It is further agreed that this lease or any part thereof including this paragraph shall not be construed to prejudice the rights or bar the prosecution of any claim of the Lessee arising out of such condemnation proceeding.

5. SUBLEASES AND ASSIGNMENTS. The primary purpose of this lease is to provide Participants in the Mutual-Help Housing Project with sites for housing. The Lessee is hereby authorized to make subleases and assignments of its leasehold interests in connection with its development and operation of the Mutual-Help Housing Project. During the term of any sublease, should the participant be or become an owner of the land it is hereby agreed that a merger of interest shall not occur.

6. IMPROVEMENTS. All improvements shall remain the property of the Lessee or its assigns until the expiration of the lease.

7. INSURANCE. Lessee shall obtain and pay for owners', landlords', and tenants' public liability insurance, excluding property damage, in amounts acceptable to _____. It is understood and agreed that the term "owners" includes both the United States and the Lessor.

8. TERMINATION OF FEDERAL OBLIGATION. Nothing contained in this lease shall operate to delay or prevent a termination of Federal trust responsibilities with respect to the land by the issuance of a fee patent or otherwise during the term of the lease. However, such termination shall not serve to abrogate the lease. The owners of the land and the Lessee shall be notified by the Secretary of any such change in the status of the land.

9. BRIBE OF BENEFIT FROM LEASE. No member of Congress or any delegate thereto or any Resident Commissioner shall be admitted to any share or part of this lease or to any benefit that may arise therefrom.

10. QUIET ENJOYMENT. Lessor agrees to defend the title to the leased premises and also especially agrees that Lessee and its tenants shall peaceably and quietly hold, enjoy and occupy the leased premises for the duration of this lease without any hindrance, interruption, ejection or molestation by Lessor or by any other person or persons whomsoever.

11. POSSESSION OF POSSESSION. If upon expiration or other termination of this lease, further use rights are not granted to the Lessee or its assigns by the Lessor, said Lessee or its assigns shall, upon demand, surrender to the Lessor complete and peaceable possession of the premises.

12. UNLAWFUL CONDUCT. The Lessee agrees not to use or cause to be used any part of said premises for any unlawful conduct or purposes.

13. OBLIGATIONS TO THE UNITED STATES. It is understood and agreed that while the leased premises are in trust or restricted status, all of the Lessee's obligations under this lease are to the United States as well as to the Lessor.



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HFMC-FNA 7580.3

Exhibit 5

In witness whereof, the parties hereto have subscribed their names as of the date first above written.

ATTEST:

GOVERNING AUTHORITY

_____

_____, Chairman

_____

_____, Secretary

LESSEE

_____

_____

_____

_____

The within lease is hereby approved:

_____

SECRETARY OF THE INTERIOR

(Acknowledgment Form)

# Appendix IX

Various Agreements and Memoranda of Understanding
Entered Into by HUD, BIA, and IHS
Between 1963 and 1969

Hon. PHILLEO NASH,
*Commissioner, Bureau of Indian Affairs,*
*Washington 25, D.C.*

DEAR MR. NASH: Your agency has requested us to develop a program that could meet the housing needs of low-income Indian families on reservations, stressing their desire for home ownership, their extremely meager financial resources, and their potential for contributing personal resources in the construction and maintenance of housing. To meet the needs of the Indian families, we have developed a Mutual-Help housing program under the United States Housing Act of 1937 under which the financial and technical aid available under that Act would be combined with mutual-help contributions by the Indians and the Indian tribes, and with services and assistance of the Bureau of Indian Affairs, to provide housing which would meet such needs.

In the course of the development of this program, we and representatives of our agencies have consulted from time to time with respect to both the features of the program and the responsibilities which should be borne by our respective agencies. As a result of these consultations and correspondence, we have arrived at certain understandings of a suitable division of responsibilities between the PHA and the BIA in the development and operation of the first mutual-help housing project. The purpose of this letter is to outline the elements of our understanding so that, if it meets with your agreement, we can pass it on to our respective Regional and Area offices with the further understanding that it is subject to modification as we gain experience in the program.

It is recognized that, in this mutual-help housing program for Indians, there are substantial differences from the conventional PHA-aided low-rent housing program. Some of these differences stem from (1) unique ethnic patterns and ways of living, (2) land tenure patterns, (3) the element of "ownership" and the effect of "ownership" incentives, (4) extremely low economic base, (5) rural rather than urban attitudes, and (6) the unique relationships between the occupants, the the local housing authority, and the Federal Government. Because of these factors, it is important that the PHA Regional Directors and the BIA Area Directors work in close cooperation and that contacts with tribal governments, various agencies, and individual tribal members be made at the field level in cooperation with and through the superintendents of the reservations.

## A. BUREAU OF INDIAN AFFAIRS

In relation to mutual-help housing projects, the BIA will do the following:

1. Designate, for each mutual-help project, a representative of the BIA to act as a coordinator with the PHA and tribal housing authority.

2. Assist the tribal government in the preparation of the Workable Program for submission to the Housing and Home Finance Agency.



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3. Aid the tribal housing authority in the preparation of the Application for Program Reservation for submission to the PHA. To support the application, the BIA will conduct and prepare or assist the tribal housing authority in the conduct and preparation of, sample surveys and reports on income, existing housing, family sizes, and attitudes toward mutual-help participation.

4. Assist the tribal housing authority in the preparation of the Development Program including site selection and descriptions, preliminary sketches, outline specifications, utility analyses, budgets (including costs for materials, participant contribution, and non-participant leadsmen and skilled craftsmen), and data on financial feasibility.

5. Assist the tribal housing authority to prepare dwelling unit designs, site plans, engineering studies, and preliminary and final working drawings and specifications.

6. Assist the tribal housing authority with site selection and land acquisition services, including appraisals, engineering surveys, soil investigations, maps, title evidence, negotiations, and other actions and documents, as necessary.

7. To the extent they are not adequately provided by the tribal housing authority or otherwise without charge to the mutual-help project or participants, the BIA will provide the tribal housing authority with adequate construction services, including overall superintendence, inspection (including quality of materials and construction and adherence to specifications), working documents, purchasing, accounting, cost control, and security of materials, equipment, and tools.

8. Assist the tribe in encouraging, within the limits of economy and feasibility, the use in the projects of locally developed or manufactured materials or products.

9. Upon request of the tribal housing authority or the PHA, the BIA will assist the authority in the establishment, subject to approval of the PHA, of maximum income limits, operating charges, and other conditions of eligibility and occupancy applicable to participants; and in the selection and organization of qualified participants and replacements for any of the participants.

10. Determine, or assist the tribal housing authority in establishing, wage rates for the participants and for any non-participants employed in the development of the projects.

11. To the extent that the BIA or the PHA determines that administrative services are not adequately provided by the tribal housing authority or otherwise without charge to the mutual-help project or participants, the BIA will provide for administration of the project. The expenses of such administration may be repaid in whole or in part by the tribal housing authority from the monthly service charges paid by the mutual-help participants. Such administration will include selection and certification of eligibility of participants; collection of participant payments; maintenance of book of accounts; preparation of budgets; preparation of required reports and financial statements; periodic reexamination of participants' income; inspection of dwellings to assure proper housekeeping and maintenance; maintenance and repair in case of participants' failure to take such action; obtaining of required insurance coverage; provision of legal services when necessary; and enforcement of all requirements of the agreement between the participant and the housing authority.

12. Upon request by the PHA, the BIA will review and approve operating budgets and insurance policies for the project and transmit them to the PHA; conduct fiscal audits, management reviews, occupancy audits and maintenance engineering surveys; certify to the PHA that the low-rent character of the project is being maintained and that the other requirements of the tribal housing authority's annual contributions contract are being met; and take any steps necessary to obtain correction of any deficiencies found.

13. Coordinate with the Public Health Service for the provision of health and sanitary facilities for anticipated or proposed projects. Where the PHS will not be able to provide such facilities in time for the completion of an anticipated or proposed project, the BIA, the PHA, and the tribe will arrive at a mutually satisfactory arrangement for the provision of such health and sanitary facilities as a condition to proceeding with the project. The BIA will certify to PHA that PHS specifications for installation, inspection, and performance of such facilities have been met.

14. Endeavor to formulate training programs for the mutual-help participants in order to obtain the highest level of competence in the construction and maintenance of their homes.

## B. Public Housing Administration

In relation to mutual-help housing projects, the PHA will do the following:

1. Assist the tribal government and the tribal housing authority in the performance of the organizational steps to qualify for financial assistance from the PHA.

2. Furnish advice to the tribal housing authority and the BIA on the analysis of the market surveys made to support the Application for Program Reservation.

3. Determine the number of dwelling units for each Program Reservation.

4. Furnish advice to the tribal housing authority and the BIA on all aspects of site selection.

5. Furnish advice to the tribal housing authority and the BIA on the preparation of the Development Program.

6. Prepare an annual contributions contract (providing, among other things, for loans and annual contributions from the PHA), and provide loans and annual contributions in accordance therewith.

7. Prepare contract forms for use by the tribal housing authority in contracting with mutual-help participants.

8. Approve each project from the standpoint of minimum health, safety, and occupancy standards, and consult with the BIA concerning standards of livability.

9. Provide initial training in development and management procedures for personnel of the tribal housing authority and the BIA who will be working on mutual-help projects.

10. Conduct periodic visits for inspection of the projects during construction to ensure that the PHA's requirements are being met (the tribal housing authority will be charged a fee for this service, as required by law, such fee to be included in the development cost of the project).

11. Prepare forms of resolutions to be adopted by the tribal housing authority which will establish operating policies, procedures, and guidelines for the authority's operations.

If the foregoing is in accord with your understanding, I would ap- appreciate your signing this letter in the space indicated below an returning it to me for duplication, so that we may provide printed copies for use by personnel in our agencies. Enclosed is a signed copy of this letter which may retain as your copy of our agreement.

Sincerely yours,

MARIE C. MCGUIRE,
*Commissioner, Public Housing Administration.*

## Agreement Concerning Conventional Low-Rent Housing on Indian Reservations

The following agreement is entered into between the PUBLIC HOUSING ADMINISTRATION and the BUREAU OF INDIAN AFFAIRS bearing in mind that the financial and contractual relationships involved are between the Public Housing Administration, the housing authorities, and the tribal governments, and that the agreement contemplates promotion of the independent initiative and responsibility of the housing authorities and tribal governments involved.

A. The responsibilities of the Bureau of Indian Affairs shall be as follows:

1. Determine whether or not the Indian tribe has the legal capacity to engage in the PHA-aided program.

2. Designate, for each project, a representative of the BIA to act as a coordinator with the PHA and the housing authority.

3. Assist the tribal government, as necessary, in the preparation and implementation of a Workable Program, including application for planning assistance.

4. Assist the housing authority in the preparation of the Application for Program Reservation and Preliminary Loan for submission to the PHA. To support the application, the BIA will conduct and prepare, or assist the housing authority in the conduct and preparation of, sample surveys and reports on income, existing housing, and family sizes.

5. Coordinate with the Public Health Service for the provision of health and sanitary facilities for anticipated or proposed projects. Where the PHS will not be able to provide such facilities in time for the completion of an anticipated or proposed project, the BIA, the PHA, and the housing authority will arrive at a mutually satisfactory arrangement, where possible, for the provision of such health and sanitary facilities as a condition to proceeding with the project. In this case, BIA will certify to PHA that PHS specifications for installation, inspection, and performance of such facilities have been met.

6. Assist the housing authority, as necessary, in the selection of an architect and in the preparation of the Development Program, including site selection and description, community and neighborhood planning, preliminary sketches, outline specifications, utility analyses, budgets, and data on financial feasibility.

7. Assist the housing authority with site selection and land acquisition services, including appraisals, engineering surveys, soil investigations, maps, title evidence, negotiations, and other actions and documents, as necessary.

8. Assist the housing authority and its architect, as necessary, in the preparation of design, site plans, engineering studies, and working drawings and specifications.

9. Assist the housing authority in complying, and in obtaining compliance by contractors and subcontractors, with prevailing salary and wage rate requirements.

10. Assist the housing authority or architect in the provision of adequate construction services, including overall superintendence, inspection (including quality of materials and construction and adherence to specifications), purchasing, accounting, cost control, and security of materials, equipment, and tools. (Only construction by the contract method is covered. Additional details of agreement will be necessary when construction is by force account.)

11. Assist the housing authority in the establishment of conditions of eligibility and, subject to specific approval of the PHA, of maximum income limits and rents.

12. Assist the housing authority in the administration of the project, including the selection and certification of eligibility of tenants; collection of rents; maintenance of books of account; preparation of financial statements; periodic reexamination of tenants' income; inspection of dwellings to assure proper housekeeping and maintenance; obtaining of required insurance coverage; provision of legal services when necessary; preparation of budgets; personal property procurement; investment of excess funds; and enforcement of all requirements of the agreement between the tenant and the housing authority.

13. Review and approve operating budgets and insurance policies for the project and transmit them to the PHA; conduct fiscal audits; management reviews, occupancy audits, and maintenance engineering surveys; and certify to the PHA that the low-rent character of the project is being maintained and that the other requirements of the housing authority's annual contributions contract are being met.

14. Identify any deficiencies that may exist in the operations of the housing authority and take any steps possible to obtain correction of such deficiencies, clearing such action in advance with the PHA in any particularly complex or aggravated situations.

15. Furnish an annual report of the program to the PHA covering the operations, in all phases, of PHA-assisted housing programs on Indian reservations; and assist the housing authority in the preparation of all other reports required by the PHA.

B. The responsibilities of the Public Housing Administration shall be as follows:

1. On request, assist the tribal government and the housing authority in the performance of the organizational steps to qualify for financial assistance from the PHA.

2. Approve the application for program reservation, prepare a preliminary loan contract, and advance funds in accordance therewith.

3. Prepare an annual contributions contract (providing, among other things, for loans and annual contributions from the PHA), and provide loans and annual contributions in accordance therewith.

4. Furnish specimen forms of contract, resolutions, and the like, and other guidelines, for use by the housing authority.

5. Provide initial training in development and management procedures for personnel of the housing authority and the BIA who will be working on the projects.

6. Provide for periodic visits by a Construction Representative during construction. The housing authority will be charged a fee for this service, as required by law, such fee to be included in the development cost of the project.

This agreement entered into this 12th day of February, 1965.

MARIE C. McGUIRE,
*Commissioner,*
*Public Housing Administration.*

PHILEO NASH,
*Commissioner,*
*Bureau of Indian Affairs.*

DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE,
*Washington, D.C.*

Memorandum of Understanding:

*Provision of Sanitation Facilities for Indian Housing*

Public Law 86-121 (the Indian Sanitation Facilities Act), enacted in 1959, authorizes the provision of assistance by the Indian Health Service, Department of Health, Education, and Welfare in the construction of water supplies, waste disposal facilities and other sanitation facilities for Indian houses and communities. Construction of Indian housing, however, is supported by the Departments of Housing and Urban Development and Interior. As a result of the separation of responsibilities for these related activities, problems have arisen in providing sanitation facilities proportionate to the number of housing units being constructed. To ensure the provision of adequate sanitation facilities for new and rehabilitated housing for Indians and Alaska natives for fiscal year 1970, the Department of Housing and Urban Development, the Department of Health, Education, and Welfare, and the Department of the Interior agree to the conditions set forth in this memorandum.

I. DIVISION OF RESPONSIBILITY

In a January 16, 1969, letter to the Secretary of HEW establishing the final allowance for the 1970 President's budget, the Budget Bureau stated:

"The estimate for the Indian Health Sanitation Program is based on the agreement that the costs of wells and septic tanks, where applicable, will be included as part of the development cost of low-rent housing. Continued close coordination between the Department of Interior and the Department of Housing and Urban Development will be necessary to assure appropriate scheduling of the provision of housing and supporting facilities."

As a result of this policy decision, the Department of Housing and Urban Development will provide individual water and waste facilities (wells, septic tanks, etc.) for new Indian houses constructed through the Housing Assistance Administration which do not have access to community sanitation systems.

The Department of Health, Education, and Welfare will continue to provide water distribution and sewage disposal systems for communities of new homes, and sanitation facilities for rehabilitated houses which lack adequate facilities.

II. LEVEL OF EFFORT FOR FY 1970

As part of efforts to alleviate funding problems associated with the provision of sanitation facilities for Indian housing in fiscal 1969, an interagency task force consisting of Department representatives from



p. 292 blank

HEW, HUD, and Interior was formed to provide top level coordination and guidance for housing and sanitation facilities construction programs. This task force developed a projection that 8,000 housing units can be constructed and renovated during each of fiscal years 1970–1974. The needs for water and waste facilities during this period will be based on this projection, subject to revisions to meet changing conditions. For fiscal 1970, 8,000 Indian housing units will be constructed and renovated as follows:

1. Housing and Urban Development—6,000 units of new housing
2. Bureau of Indian Affairs—1,000 units of new or improved housing
3. Tribal groups—1,000 units of new housing

The 1970 budget for HEW requests $13,130,000 to provide sanitation facilities for 7,100 units of new or improved housing. Individual water and waste facilities for the remaining 900 units of new housing will be provided by HUD at a cost of $2 million. These figures are the best estimates available at this time and are subject to Congressional action on appropriation requests.

III. REVISION

This memorandum of understanding may be revised when deemed appropriate by the participating parties.

WILLIAM H. STEWART, *March 17, 1969.*
*Acting Assistant Secretary for Health Scientific Affairs, Department of Health, Education and Welfare.*

LAWRENCE M. COX, *April 4, 1968.*
*Assistant Secretary for Renewal and Housing Assistance, Department of Housing and Urban Development.*

HARRISON LOESCH, *April 15, 1968.*
*Assistant Secretary, Public Land Management, Department of the Interior.*

## Memorandum of Understanding Pertaining to the Provision of Water Supply and Sewerage Facilities by the Indian Health Service for Indian Housing Projects Supported by the Housing Assistance Administration and the Bureau of Indian Affairs

### INTRODUCTION

The Indian Health Service has the general responsibility to provide water supply and sewerage facilities for those Indians and Alaska Natives who are eligible to receive such benefits under P.L. 86-121. The Indian Health Service will exercise this responsibility with respect to facilities required to serve Indian houses constructed or improved with the support of the Housing Assistance Administration or the Bureau of Indian Affairs to the extent that funds are specifically appropriated by the Congress for such facilities and as agreed upon under the terms of this Memorandum of Understanding, which sets out the specific functions and procedures of each agency concerned.

### PLANNING FOR BUDGET PURPOSES

By March 1 of each year the HAA and the BIA will advise the IHS with respect to the number and, where possible, the location of housing starts and units of housing improvement that will be initiated in the fiscal year beginning a year from the following July, for which the IHS will be required to provide sanitation facilities. The IHS will use this information in developing its budget request to assure that adequate funds are included to support all necessary sanitation facilities construction for new and improved Indian housing units.

### EVALUATION OF HOUSING SITE AND DETERMINATION OF TYPE OF FACILITY TO BE PROVIDED

1. Since the ability of the IHS to provide needed water supply and waste facilities is dependent largely on the availability of a water source of suitable quantity and quality and the ability to handle the resulting sewage safely, both within reasonable cost limits, it is imperative that the IHS be consulted with respect to the general site plan for new housing units and concur in the site selection before being committed to providing assistance.

2. It shall be the responsibility of the IHS to determine, following its review of the site in each case, whether community or individual type facilities or a combination of these shall be provided to serve the housing units concerned. In arriving at this decision the IHS will be guided by the basic decision as to whether the Indian houses are to be located on widely separated plots or whether they will be arranged in more compact groups or clusters. In the interest of economy of facilities development and operation, wherever conditions and circumstances permit, site plans will be chosen which allow for buildings to be arranged in such compact groups or clusters.



0284

TECHNICAL REQUIREMENTS

1. To minimize the cost of providing water supply and sewerage facilities the following criteria shall apply:

(*a*) Wherever possible, project sites will be on or adjacent to existing community water and sewer systems.

(*b*) Unless agreed upon in advance by the IHS, project sites shall not be selected which require sewage lift stations, costly or complicated water pumping stations, sewage treatment plants or other expensive and complex utility installation.

(*c*) Whenever possible and practicable, dwelling units within a clustered project site will be located on both sides of the street.

2. Water supplies constructed for Indian housing will provide a minimum water pressure of 15 pounds per square inch in each dwelling unit to be served, whether the supply is from a well, storage tank, spring, main or pumping plant.

SPECIFIC RESPONSIBILITIES OF THE LOCAL HOUSING AUTHORITY, THE HAA, THE BIA, AND THE IHS

1. *Test well drilling.*—Whenever it is determined by the IHS that test drilling for wells to provide water for individual water facilities for housing projects supported by the HAA is necessary before a decision on site concurrence can be given, such test drilling shall be performed by and at the expense of the HAA program. All test drilling shall be carried out in accordance with accepted practices in the area concerned, and the data obtained shall be furnished to the IHS. The IHS will perform any test drilling required for individual wells to be provided for BIA sponsored houses, and for all community water facilities.

2. *Soil percolation tests.*—Whenever it is determined by the IHS that soil percolation tests are necessary to ascertain the suitability of a home site for septic tank and drainfield facilities the tests will be conducted by, or at the expense of, the IHS. The data obtained will be provided to the local housing authority.

3. *Individual house facilities.*—In those instances where the IHS determines that the home sites are suitable for individual water and or waste facilities, recommendations regarding location and design of the facilities will be furnished by the IHS to the local housing authority and the HUD Regional Office.

4. *Community Facilities.*—When community type facilities are installed by the IHS, water mains and sewers will be extended through the streets or other public easements of the project site and lateral connections will be extended to the curb line or edge of the home site of each project structure. Curb stops will be provided and installed by the IHS on water service lines. House service lines located on the building lot will be provided by the local housing authority or, in the case of HIP housing, by the BIA.

5. *On-site responsibilities.*—Where the IHS has agreed, after review of the house sites, that individual waste and or water supply facilities are feasible and should be provided, the following special considerations will apply:

(*a*) The agency financing the house construction or improvement will be responsible for the installation of all plumbing

facilities within the dwelling and the service lines to a point five feet outside the building.

(*b*) In accordance with a determination made by the Bureau of the Budget, the local housing authority will be responsible for installing any water supply and or sewage disposal facilities which are to be located on the individual house sites for those housing units supported by funds from the HAA. These facilities would include individual water supplies, septic tank installations, or service lines connecting the house to community systems. All such work is to be carried out in accordance with guides to be provided by the IHS, Item 3, above.

PLAN REVIEW AND APPROVAL

1. In those instances where the housing authority is to be responsible for the installation of individual facilities on house sites, approval must be obtained from the IHS on all final plans before construction. The IHS will also inspect the construction during the installation of these facilities and upon completion of the work to assure the housing authority that the installation has been done in conformance with the plans and specifications and may be accepted.

2. If connection to a BIA water and or sewerage system is contemplated, a joint feasibility study will be conducted by the BIA and IHS to determine the adequacy of existing facilities to meet the additional requirements, to recommend necessary improvements or additions and to determine points of master or individual metered connections, valving, flushing hydrants, etc., in order to insure compatibility with existing systems. If the system is currently inadequate, the IHS and BIA will develop a mutually agreed upon program for providing additional capacity.

3. Responsibility for the purchase of land excess to the housing needs in connection with the provision of water and sewerage facilities for HAA-assisted housing cannot be assumed by the IHS, BIA, or the HAA.

Approved:

EMERY JOHNSON, M.D., *May 8, 1969.*
*Director, Indian Health Service.*

T. W. TAYLOR, *May 15, 1969.*
*Commissioner, Bureau of Indian Affairs.*

L. M. COX, *May 26, 1969.*
*Assistant Secretary for*
*Renewal and Housing Assistance, DHUD.*

# Appendix X

## Portions of HUD Handbook and Circulars Relating to Indian Housing Procedures

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U. S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

# CIRCULAR

HPMC-FHA 7410.7

ATTENTION: REGIONAL OFFICE: ARA-HPMC: Low Rent Housing Specialist
AREA OFFICE: Director Operations Division; Program Managers; Multi-family Housing Representatives; Chief, Technical Services Branch

January 14, 1972

**SUBJECT:** Responsibility for Planning and Development of Low-Rent Public Housing In Indian Areas

1. PURPOSE. To clarify that HUD is the Federal agency responsible for the planning and development of housing under the United States Housing Act of 1937, as amended, and that the provision of assistance by other agencies, such as the Bureau of Indian Affairs and the Indian Health Service, does not relieve HUD of its responsibilities for all aspects of such planning and development.

2. BACKGROUND.

a. On October 12, 1971, the Comptroller General of the United States submitted a report to the Congress entitled "Slow Progress In Eliminating Substandard Indian Housing" (B-114868). The report indicated a need to clarify responsibilities between HUD and the Department of the Interior (Bureau of Indian Affairs) and to

--strengthen the reviews of housing designs to ensure that housing plans adequately consider local climatic conditions,

--place increased emphasis on inspections during construction to reduce construction problems, and

--clearly establish which agency will be responsible for ensuring that known construction defects and incomplete items of construction are corrected on a timely basis.

b. The report also indicated a need for better coordination where the Department of Health, Education and Welfare (Indian Health Service) is involved in the provision of water and sewerage facilities and where the Department of Interior (Bureau of Indian Affairs) is involved in construction of roads or streets in connection with the planning and development of public housing projects.

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and 25 copies Bulk to each Area Office



p. 300 blank

3. HUD RESPONSIBILITIES.

a. The provision by the Bureau of Indian Affairs of plans and specifications for housing projects developed by Indian housing authorities under an annual contributions contract with HUD does not relieve HUD of its usual responsibilities for the review of plans and specifications for public housing projects generally. Similarly, the provision of construction supervision assistance by the Bureau of Indian Affairs to Indian housing authorities does not relieve HUD of its usual responsibilities for inspection of construction of public housing projects and for assuring that construction defects and incomplete items of construction are corrected on a timely basis.

b. In cases where the Indian Health Service or Bureau of Indian Affairs are involved in assisting an Indian housing authority with the planning or development of a public housing project, the HUD Area Director through his Director of Operations shall be responsible for the establishment of schedules for initiation and completion of the assistance provided by such agencies to avoid delays in construction and to assure that construction of the housing and necessary related facilities is completed on a timely and coordinated basis. Also see Circular HPMC-FHA 7581.1A.

c. Where feasible and mutually agreeable, HUD Area Office Directors may arrange with Agency Superintendents or Area Directors of the Bureau of Indian Affairs or the Indian Health Service for employees of those agencies to provide (on a non-reimbursable basis) supplemental construction inspection or other assistance in the fulfillment of HUD's responsibilities in the planning and development of public housing projects in Indian areas. However, the provision of any such assistance (1) does not relieve HUD of any of its responsibilies, (2) in the case of construction inspection, is not to be substituted for inspection otherwise provided by the Indian housing authorities or by the HUD Construction Representatives, and (3) is not to be accomplished in a manner which impairs the direct relationship and communication between the Indian housing authority and its contractors.

4. COVERAGE. The provisions of this Circular are applicable to all low-rent public housing projects (including conventional rental, Turnkey III, and Mutual-Help housing) located in Indian (including Alaskan Native) areas regardless of the method of development.

U. S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

# TRANSMITTAL NOTICE No. 2

HM 7495.1

3/2/70

1. This Notice Transmits the Following:
Circular HM 7495.1, Utilization of Additional Annual Contributions Subsidy by Indian Housing Authorities for Homeownership Programs.

2. Explanation of Material Transmitted:
This Circular points out the availability of the additional annual contributions subsidy for large families and families of unusually low income for Indian Housing Authorities which may be operating homeownership programs with deficits.

3. Applicability. The provisions of this Circular are applicable to Indian Housing Authorities which are operating either the Homeownership Program for Low-Income Families (HOPLIF) or a Mutual-Help Housing Program.

4. Filing Instructions. File this Circular in Handbook HM 7495.1.

K C Cannaugh
Acting Director
Office of Housing Management

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E-3, HA-8, I-1
W-1, W-3-1, R-1, R-2

U. S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

# CIRCULAR

HM 7495.1

3/2/70

Cancellation Date:

**SUBJECT:** Utilization of Additional Annual Contributions Subsidy by Indian Housing Authorities for Homeownership Programs

1. PURPOSE. To describe the utilization of additional annual contributions by Indian Housing Authorities for homeownership programs.

2. BACKGROUND. It has come to our attention that a number of Indian Housing Authorities operating homeownership programs (either the Homeownership Program for Low-Income Families (HOPLIF) or the Mutual-Help Program) are administering their programs with deficits and yet have not utilized the additional annual contributions subsidy which is now available for families with four or more minors or with unusually low income.

3. EXISTING POLICY. To the extent that HUD-approved administrative budgets require monthly payments in excess of what participants can afford to pay, the additional subsidy of up to $120 per year per dwelling unit can be requested in order to permit the project to operate on a solvent basis.

U. S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

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4. Filing Instructions. File this Circular in Handbook HM 7495.1.

K C Cavanaugh
Acting Director
Office of Housing Management

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W-1, W-3-1, R-1, R-2

U. S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

# CIRCULAR

HM 7485.1

3/2/70

Cancellation Date:

**SUBJECT:** Utilization of Additional Annual Contributions Subsidy by Indian Housing Authorities for Homeownership Programs

1. PURPOSE. To describe the utilization of additional annual contributions by Indian Housing Authorities for homeownership programs.

2. BACKGROUND. It has come to our attention that a number of Indian Housing Authorities operating homeownership programs (either the Homeownership Program for Low-Income Families (HOPLIF) or the Mutual-Help Program) are administering their programs with deficits and yet have not utilized the additional annual contributions subsidy which is now available for families with four or more minors or with unusually low income.

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U. S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

# TRANSMITTAL NOTICE No. 1

RHM 7690.1

6/11/70

1. This Notice Transmits the Following:
   Alaska Remote Housing Handbook RHM 7690.1.

2. Explanation of Material Transmitted:
   This Handbook prescribes the accounting procedures to be used by the Alaska State Housing Authority to administer the loan and grant program in connection with housing and related facilities for Alaska natives and residents.

3. Filing Instructions:
   File directly after RHA 7560.1.

Lawrence M. Cox
Assistant Secretary for
Renewal and Housing Management

DISTRIBUTION: W-1, W-2, W-3-1, I-1

RHM 7690.1

# ALASKA REMOTE HOUSING HANDBOOK

June 1970

## A HUD HANDBOOK

U. S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON, D. C. 20410

## FOREWORD

This Handbook prescribes the accounting procedures to be followed by the Alaska State Housing Authority in connection with the loan and grant program for the development of housing and related facilities for Alaska natives and other Alaska residents; all such housing to be developed pursuant to Section 1004 of the Demonstration Cities and Metropolitan Development Act of 1966 and the "Loan and Grant Contract for Alaska Remote Housing Program" between HUD and the Alaska State Housing Authority.

The procedures prescribed herein do not include any provision for the accounting for the receipt and expenditure of funds provided by the State of Alaska for administrative costs incurred in connection with this program nor do they include accounts for recording the value of land, labor, and materials contributed by the receipients (herein referred to as participants) of loans and grants made by the Local Authority. Separate accounts which are not to be included in financial reports to be submitted to HUD (see Chapter 8) shall be used (a) to record administrative costs and to segregate and control funds received from the State of Alaska for this purpose and (b) to record the value of land, labor, and materials contributed by the participants. However, the procedures herein do include provisions for the accounting for loans and grants made by the Local Authority to eligible participants, and for grants and/or donations received by the Local Authority from the local government, private organizations, or others.

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      Appendix 1. Illustration of Format

## CHAPTER 1. BOOKS OF ACCOUNT AND RECORDS

1. The following is a brief description of the books of account and records considered to be a minimum required for recording transactions relating to the loan and grant program. However, the Local Authority may establish any additional accounting records it considers necessary to provide adequate financial control of its assets and liabilities and to account for development cost.

2. General Ledger. A general ledger shall be maintained in which to record a summary of all financial transactions relating to the program and to classify all such transactions according to the accounts prescribed in Chapter 2.

3. Cash Receipts Register. A cash receipts register shall be maintained for recording monies received in connection with the loan and grant program. A combined cash receipts and disbursements register may be used in lieu of separate cash receipts and disbursements registers. All funds received shall be recorded and deposited promptly.

4. Cash Disbursement Register. A cash disbursements register shall be maintained for recording checks issued for the withdrawal of funds from the program bank account. A combined cash receipts and disbursements register may be maintained in lieu of a separate cash receipts and disbursements register. All disbursements shall be made by prenumbered checks, used in numerical sequence and supported by appropriate documentation such as payrolls, invoices, vouchers, contracts, etc. All documents shall be approved by an authorized official, employee, or representative of the Local Authority. Any checks that are voided shall be listed in the cash disbursements register by number and retained and filed in proper numerical sequence.

5. Development Cost Ledger

   a. A development cost ledger shall be maintained as a subsidiary to General Ledger Account 1400, Development Cost, in which to record the costs incurred for the development of the dwellings and related facilities and to classify such costs according to the subsidiary development cost accounts prescribed. A separate ledger shall be established and maintained by projects, Village Native Councils, or other designation, in order to properly distribute cost to specific location or group of dwellings.

   b. The development cost ledger may consist of a separate ledger sheet for each subsidiary development cost account or a columnar ledger sheet which includes a separate column for each

subsidiary account.

6. Journal Vouchers. Journal vouchers shall be used to document and record transactions in the general ledger and/or subsidiary ledgers which are not recorded from the cash receipts and disbursements registers. Journal vouchers shall be numbered consecutively and shall include adequate explanation with respect to the reason for issuance. All journal vouchers shall be approved by an authorized official.

7. Payroll Records. Basic payroll records shall be maintained to accumulate the payroll data required by Federal and State law with respect to each employee, such as gross earnings, federal income tax withheld, State income tax withheld, FICA tax deductions, etc. The records shall also include data relating to deductions for Savings Bonds, the purchase and delivery of bonds to the employee, and such other data as may be required by local personnel policies. The payroll records shall be maintained in a way that will permit the determination of the accounts and the amounts for making proper distribution of charges and credits.

8. Property Records. Complete and accurate records shall be established and maintained for the accounting and control of all personal property purchased and charged to:

Account 1260, Inventories - Materials
Account 1270, Inventories - Equipment
Account 1400.17, Dwelling Equipment
Account 1400.21, Construction Equipment and Tools

The method used for the accounting for property shall be based on sound principles of accounting and property management. The method which will meet this requirement will depend upon various factors, such as the average values of materials, supplies, and equipment to be maintained in inventory; and the physical facilities for storage and its location. In any event, the method used should, as a minimum, include provision for (a) a physical inspection and count, by a responsible employee, of all materials, supplies, and equipment received, (b) proper custodial care of materials, supplies, and equipment in inventory to prevent misuse, waste, damage, or pilferage, and (c) charging the cost of the items in inventory to the dwelling or group of dwellings for which such items are actually used. A physical inventory of all items of personal property shall be taken periodically, but not less often than semiannually, and reconciled with the applicable control account.

9. Notes Receivable Ledger. A ledger shall be maintained as a subsidiary to Account 1130, Notes Receivable - Participants, and

Account 1140, Accrued Interest Receivable - Participants, in which to record all transactions relating to the loans made to participants and the accrued interest thereon. A separate ledger sheet shall be maintained for each participant. At the end of each month, a trial balance of the notes receivable ledger shall be prepared and a determination made that (a) the sum of the principal balances of the loans is in agreement with the balance in the general ledger control Account 1130 and (b) the sum of the balances of accrued interest due on such loans is in agreement with the general ledger control Account 1140.



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## CHAPTER 2. CLASSIFICATION OF ACCOUNTS

1. These accounts are prescribed for the classification of transactions in connection with the loan and grant program. If the Local Authority desires, or finds it necessary, to establish accounts other than those prescribed, they should be established as subdivisions of the prescribed accounts.

### Assets

**Cash**

| | |
|---|---|
| 1110 | Cash - Loan and Grant Fund (RHPA) |
| 1115 | Imprest Fund |

**Notes Receivable**

| | |
|---|---|
| 1130 | Notes Receivable - Participants |

**Accrued Receivable**

| | |
|---|---|
| 1140 | Accrued Interest Receivable - Participants |

**Investments**

| | |
|---|---|
| 1160 | Loans and Grants Fund |

**Deferred Charges**

| | |
|---|---|
| 1260 | Inventories - Materials |
| 1270 | Inventories - Equipment |
| 1290 | Other |

**Land, Structure and Equipment**

| | |
|---|---|
| 1400 | Development Cost |
| 1401 | Development Cost - Contra |
| 1405 | Finished Homes - Land, Structure and Equipment |

### Liabilities, Capital, and Surplus

**Accounts Payable**

| | |
|---|---|
| 2111 | Vendors and Contractors |
| 2117 | Payroll Deductions and Contributions |
| 2119 | Other |

| | |
|---|---|
| **Notes Payable** | |
| 2120 | Notes Payable - HUD |
| **Accrued Liabilities** | |
| 2131 | Interest on Notes Payable - HUD |
| 2135 | Salaries and Wages |
| 2139 | Other |
| **Deferred Credits** | |
| 2250 | Unearned Grants - Federal |
| **Capital** | |
| 2700 | Federal Grant |
| 2725 | Grants and Donation - Other |
| **Surplus** | |
| 2805 | Earned Surplus |
| 2815 | Grants to Participants |
| 2815.1 | Finished Homes Conveyed |
| 2815.2 | Loans - Finished Homes Conveyed |
| **Income** | |
| 3000 | Operating Income |
| **Expenses** | |
| 4000 | Operating Expense |

**Subsidiary Accounts to Account 1400**

| | |
|---|---|
| **Development Cost** | |
| 1400.1 | Land |
| 1400.5 | Labor |
| 1400.9 | Materials |
| 1400.13 | Contract Costs |
| 1400.17 | Dwelling Equipment |
| 1400.21 | Contruction Equipment and Tools |

CHAPTER 3. DESCRIPTION OF ACCOUNTS

SECTION 1. GENERAL LEDGER

1110 Cash - Loan and Grant Fund (Remote Housing Program Account). The debit balance of this account represents cash on deposit or to be deposited in the "Remote Housing Program Account" with a bank or banks representing receipts from HUD for loans and grants, collections from participants, and from any other sources relating to the loan and grant program.

1115 Imprest Fund. The debit balance of this account represents amount of cash set aside, not in excess of the amount authorized by the Local Authority Resolution, as an imprest fund for the purpose of making payment of various expenses for development costs of dwellings and related facilities, excluding any administrative expense.

1130 Notes Receivable - Participants. The debit balance of this account represents the amounts due the Local Authority on account of loans to participants for the purchase of dwellings as evidenced by notes or other instrument of indebtedness. This account shall be supported by a subsidiary ledger showing the amount due from each participant.

1140 Accrued Interest Receivable - Participants. The debit balance of this account represents accrued interest on participants' notes receivable. This account shall be supported by a subsidiary ledger showing the amount due from each participant.

1160 Investments - Loans and Grants Fund. This account shall be debited with the cost of securities purchased from the Loan and Grant Fund and with the amount of the Loan and Grant Fund deposited in time or savings accounts with banks or other institutions. This account shall also be debited with the interest earned on time or savings accounts at the time such interest is credited to the account by the depositary. This account shall be credited with the cost of securities sold and with amounts withdrawn from time or savings accounts.

1260 Deferred Charges Inventories - Materials. The debit balance of this account represents the cost of materials and supplies purchased and held in storage for future use. As the materials are used in the construction of the dwellings and related facilities, this account shall be credited and Account 1400.9 shall be debited for the cost of such materials and supplies.

1270 Deferred Charges Inventories - Equipment. The debit balance of this account represents the cost of dwelling equipment purchased

and held in storage. When the equipment is actually placed in the construction of the dwelling or related facilities, this account shall be credited and Account 1400.17 debited.

1290 Deferred Charges - Other. The debit balance of this account represents the amount of prepayments of expenses not specifically chargeable to other accounts.

1400 Development Cost. This account shall be debited with all costs incurred in connection with the development of dwellings and related facilities which are more specifically detailed in the descriptions of the subsidiary accounts to Account 1400. This account shall not be charged with any administrative costs. This account shall be supported by a development cost ledger. At the close of each reporting period, the cumulative total of the amounts recorded in the development cost ledger shall represent total Development Cost incurred to date regardless of whether such costs have or have not been paid. The charges to this account shall include the value of grants and/or donations in kind and costs paid from cash grants and donations. This account shall not include the value of participants contributions for land, labor or materials.

1401 Development Cost - Contra. This account shall be credited (and Account 1405 debited) with the actual development cost of those dwellings and related facilities which are finished and ready for occupancy.

1405 Finished Homes - Land, Structure and Equipment. This account shall be debited (and Account 1401 credited) with the actual development cost of those dwellings and related facilities which are finished and ready for occupancy. This account shall be credited (and Account 2815.1 debited) with the actual development cost of the dwelling and related facilities conveyed to the participant. If a dwelling is subsequently repossessed, this account shall be debited (and Account 2815.1 credited) with the actual development cost of such dwelling. When the repossessed dwelling is reconveyed, this account shall be credited (and Account 2815.1 debited) with the actual development cost. This account shall be supported by a property ledger.

## Liabilities, Capital, and Surplus

### Liabilities

2111 Accounts Payable - Vendors and Contractors. The credit balance of this account represents amounts payable on open accounts and contract billings for materials received or services rendered.

2117 Accounts Payable - Payroll Deductions and Contributions. The credit balance of this account represents the amount of payroll deductions and contributions which have not been disbursed and applied to the purpose for which such deductions and contributions were made. This account shall include payroll deductions for income taxes, Federal Insurance Contributions Act (FICA) taxes, unemployment insurance taxes, pension funds, and deductions for purchase of U.S. Saving Bonds, etc. It shall also include employer contributions for pension funds, FICA taxes, unemployment taxes, etc. This account may be subdivided for the purpose of maintaining separate accounts for each classification of payroll deduction and contribution. In preparing financial statements, however, the total of the credit balances of the subaccounts shall be included in Account 2117.

2119 Accounts Payable - Other. The credit balance of this account represents sundry payable items not applicable to other specific accounts.

2120 Notes Payable - HUD. The credit balance of this account represents the amount of outstanding notes payable to HUD.

2131 Accrued Liabilities - Interest on Notes Payable - HUD. The credit balance of this account represents accrued interest on notes payable to HUD.

2135 Accrued Liabilities - Salaries and Wages. The credit balance of this account represents the amount of salaries and wages accrued and unpaid.

2139 Accrued Liabilities - Other. The credit balance of this account represents accrued liabilities not applicable to other specific liability accounts.

2250 Deferred Credits - Unearned Grants - Federal. The credit balance of this account represents funds which have been advanced by HUD but have not been earned.

Capital

2700 Capital - Federal Grants. This account shall be credited quarterly with an estimated amount of Federal Grants earned. The estimate is based on 75% of the development cost incurred (not to exceed the maximum of $10,875 per completed dwelling). When the determination is made as to the actual Federal Grant earned under the program, this account shall be adjusted accordingly.

2725 Capital - Grants and Donations - Others. The credit balance of this account represents the amount of grants and/or donations which have been provided in the form of cash, services, or property, by a local government, an organization or agency (other than the Federal Government), but shall not include the value of participants' contributions of land, labor, and material.

Surplus

2805 Surplus - Earned Surplus. The credit or debit balance of this account represents the amount of surplus (or deficit) from the operation of the loan and grant program.

2815 Surplus - Grants to Participants. The debit balance of this account represents the amount of grants provided to the participant. This account shall be subdivided as follows:

2815.1 Surplus - Finished Homes Conveyed. This account shall be debited (and Account 1405 credited) with the actual development cost of the home conveyed to the participant.

2815.2 Surplus - Loans - Finished Homes Conveyed. This account shall be credited (and Account 1130 debited) with the amount of the loan made to the participant for the purchase of a home.

3000 Operating Income. This account shall be credited with income derived from interest earned on Loan and Grant Fund investments; interest earned on participant's notes; loan servicing fee collected from participants; and all other income, if any, from the loan and grant program. This account may be subdivided to classify the items of income from various sources. At the end of the fiscal year, the credit balance in Account 3000 shall be transferred to Account 2805, Earned Surplus.

4000 Operating Expenses. This account shall be debited with the amount of interest on loans, if any, which have been determined to be uncollectible and which have been written off; expenses for servicing or collecting of loans; amount of interest payable on HUD loans; and any other expenses involved in the loan and grant program. Administrative costs incurred in connection with this program shall not be charged to this account. This account may be subdivided to classify the various types of expenses. At the end of the fiscal year, the debit balance in the 4000 accounts shall be transferred to Account 2805, Earned Surplus.

## CHAPTER 3. DESCRIPTION OF ACCOUNTS

## SECTION 2. SUBSIDIARY ACCOUNTS TO GENERAL LEDGER

### ACCOUNT 1400 DEVELOPMENT COST

1. These accounts are prescribed for classifying costs incurred for developing the dwellings and related facilities and are to be established and maintained in the development cost ledger as a subsidiary to the General Ledger Account 1400.

2. The development cost ledger shall be established promptly upon receipt of the first advances of funds from HUD under the Loan and Grant Contract.

3. The charges to this account shall not include any administrative costs nor the value of participants' contributions for land, labor, or material. However, it shall include the value of grants and/or donations in kind and costs paid from cash grants and donations.

4. At the close of each reporting period, the cumulative total of the amounts recorded in the development cost ledger shall represent total Development Cost incurred to date regardless of whether such costs have or have not been paid.

5. The development cost ledger shall be maintained in such a way that Development Costs, classified by the prescribed classification of accounts, can be determined separately for each project, Village Native Council, or other designation used.

6. This account shall not be closed but shall be retained as a permanent record of the total cumulative development costs.

1400.1 Land. This account shall be charged with the cost of land and existing improvements purchased for the development of the dwellings and related facilities.

1400.5 Labor. This account shall be charged with the gross salaries and wages earned by employees engaged in the construction of the dwellings and related facilities, including site improvements.

1400.9 Materials. This account shall be charged with the cost of all materials and supplies used in the construction of the dwellings and related facilities. (See description of Account 1260 relating to materials and supplies in inventory.)

1400.13 Contract Costs. This account shall be charged with all contract costs (i.e. the cost of services for labor, materials

and supplies furnished by a firm or by persons other than Local Authority employees) incurred for developing the dwellings and related facilities.

1400.17 Dwelling Equipment. This account shall be charged with the cost of stoves, heaters, pumps or other equipment used in the dwellings or related facilities. (See description of Account 1270 relating to equipment in inventory.)

1400.21 Construction Equipment and Tools. This account shall be charged with the cost of power saws, hammers, hand saws, and other power and hand tools. If the equipment and tools are used at more than one project, Village Native Council, or other development, the cost should be prorated.

## CHAPTER 4. IMPREST FUND

1. An imprest fund may be established for use by the community or Native Council for making payments of various expenses in connection with the development of dwellings and related facilities under the program.

2. It is the responsibility of the Local Authority to provide adequate instructions and assistance to the individual handling the fund to assure that he will be qualified and knowledgeable. All individuals handling funds shall be properly bonded.

3. The following entry shall be made upon establishment of the imprest fund:

   General Ledger

   Debit: 1115 Imprest Fund
   Credit: 1110 Cash - Loan and Grant Fund (RHPA)

   Subsidiary

   The control Account 1115 shall be subdivided to show the amount of the fund assigned to each custodian.

4. Each disbursement shall be supported by a receipted bill or invoice. Adequate records shall be maintained to assure control of the funds disbursed and for making proper distribution of costs.

5. The Local Authority shall make a periodic inspection and audit of the fund to assure fund is in balance and disbursements are justified.

6. The imprest fund shall be replenished at the end of each month and as frequently as may otherwise be required.

7. When requesting replenishment of the fund, the custodian of the fund shall submit supporting vouchers and documents.

8. The following entry shall be made to record the expenditures at the time the imprest fund is replenished:

   General Ledger

   Debit: 1400 - Development Cost
   Credit: 1110 - Cash - Loan and Grant Fund (RHPA)

   Subsidiary:
   Debit appropriate subsidiary development cost accounts

## CHAPTER 5. ADVANCE OF FUNDS

1. Funds advanced to the Local Authority by HUD shall be recorded as an unearned grant. Upon receipt of these advance funds, the following entry shall be made:

   Debit: 1110 Cash - Loan and Grant Fund (RHPA)
   Credit: 2250 Unearned Grants - Federal

2. At the end of each quarter, the following entry shall be made to record the estimated amount of Federal Grants earned to date. This amount is computed by multiplying the total development costs incurred to date (not to exceed $10,875 per completed dwelling) by 75%, and deducting therefrom the amount previously credited as Federal Grants.

   Debit: 2250 Unearned Grants - Federal
   Credit: 2700 Federal Grants

3. As provided for in the Alaska Remote Housing Implementation Plan and in the Loan and Grant Contract, a determination shall be made at a later date as to what portion of the total funds advanced under the program constitutes the actual amount of Federal Grant. The balance will represent a loan. At the time this determination is made, the following entry shall be made to record the amount of the loan and to adjust the actual amount of the grant.

   Debit: 2250 Unearned Grants - Federal
   Credit: 2700 Federal Grants
   Credit: 2120 Notes Payable - HUD

## CHAPTER 6. TRANSFER OF DWELLING TO PARTICIPANT

1. When all of the costs which have been incurred have been paid in full and the dwellings and related facilities are completed and ready for occupancy, an entry shall then be made to debit Account 1405, Finished Homes, and credit Account 1401, Development Cost - Contra, to record the actual development cost of the finished homes.

2. The Local Authority shall make a determination as to the amount of the loan and grant it will provide the participant. A note or other document will be executed by the participant for the amount of the loan.

3. The following entries shall be made in connection with the above:

(1)

Debit: 2815.1 Grants to Participants - Finished Homes Conveyed
Credit: 1405 Finished Homes

To record cost of home conveyed to participant

(2)

Debit: 1130 Notes Receivable - Participants
Credit: 2815.2 Grants to Participants - Loans - Finished Homes Conveyed

To record amount of loan to participant

## CHAPTER 7. REPOSSESSION OF PROPERTY

In the event of any repossession and resale of property, the following entries shall be made:

Repossession of Property

(1)

Debit: 1405 Finished Homes
Credit: 2815.1 Grants to Participants - Finished Homes Conveyed

To record actual development cost of dwelling repossessed

(2)

Debit: 2815.2 Grants to Participants - Loans - Finished Homes Conveyed
Credit: 1130 Notes Receivable - Participants

To write off balance of note for dwelling repossessed

(3)

Debit: 4000 Operating Expense
Credit: 1140 Accrued Interest Receivable - Participants

To write off the amount of interest accrued on the defaulted note

Resale of Property

(1)

Debit: 2815.1 Grants to Participants - Finished Homes Conveyed
Credit: 1405 Finished Homes

To record actual development cost of dwelling reconveyed

(2)

Debit: 1130 Notes Receivable - Participants
Credit: 2815.2 Grants to Participants - Loans - Finished Homes Conveyed

To record new note on sale of repossessed dwelling

# CHAPTER 8. REPORTING REQUIREMENTS

## SECTION 2. BALANCE SHEET

1. At the end of each calendar quarter, when all entries have been posted and the General Ledger has been balanced, a Balance Sheet shall be prepared and submitted.

2. Appendix 1, at the end of this Section, illustrates the format which shall be used for preparing the Balance Sheet.

3. The Balance Sheet shall reflect only the financial condition relating to the loan and grant program and shall not include the value of land, labor, and materials contributed by the participants.

4. An original and 2 copies shall be prepared and submitted quarterly to offices designated below, not later than the 20th of the month following the end of the reporting period.

| | | |
|---|---|---|
| Original | - | Office of Financial Systems and Services<br>Washington, D. C. 20410 |
| 1st Copy | - | Assistant Regional Administrator for Housing Assistance |
| 2nd Copy | - | Regional Audit Manager |

## ALASKA REMOTE HOUSING PROGRAM

## STATEMENT OF COSTS INCURRED AND FEDERAL GRANT EARNED

| For Quarter Ending | No. Dwellings Under Construction | No. Finished Homes | Amount of Loan & Grant Contract |
|---|---|---|---|
| | | | |

| | | COSTS INCURRED | Current Quarter | Cumulative To Date |
|---|---|---|---|---|
| 1. | 1400.1 | Land | | |
| 2. | 1400.5 | Labor | | |
| 3. | 1400.9 | Materials | | |
| 4. | 1400.13 | Contract Costs | | |
| 5. | 1400.17 | Dwelling Equipment | | |
| 6. | 1400.21 | Construction Equipment and Tools | | |
| 7. | 1400 | Total Development Cost | | |

### FEDERAL GRANTS EARNED

| | | | | |
|---|---|---|---|---|
| | Finished Homes | | | |
| 8. | 1405 | Finished Homes | | |
| 9. | 2815.1 | Finished Homes-Conveyed | | |
| 10. | | Total Cost of Finished Homes | | |
| 11. | | Development Cost of Homes Under Construction (Line 7 minus Line 10) | | |
| 12. | | Maximum Costs Subject to Federal Grant ($10,875. multiplied by "Number of Finished Homes") | | |
| 13. | | Total Cost Subject to Grant (Total of Lines 10 and 11 or the total of Lines 11 and 12, whichever is lesser) | | |
| | 2700 | Federal Grant Earned | | |
| 14. | | a. Total To Date (75% of Line 13) ✓ | | |
| 15. | | b. Total to End of Preceding Quarter (Amount shown on Line 14 for preceding quarter) | | |
| 16. | | c. Total for this Quarter (Line 14 minus Line 15) | | |

✓ In no event shall the Federal Grant exceed the total Development Cost (Account 1400) less "Other Grants and Donations" (Account 2725).

(Signature of Authorized Official) (Title) (Date)

# CHAPTER 8. REPORTING REQUIREMENTS

## SECTION 1. STATEMENT OF COSTS INCURRED AND FEDERAL GRANT FUND EARNED

1. As of the end of each calendar quarter, when all entries have been posted and the subsidiary records have been totaled and reconciled with the related General Ledger control accounts, the Statement of Costs Incurred and Federal Grant Earned shall be prepared and submitted.

2. Appendix 1, at the end of this Section, illustrates the format which shall be used for preparing the Statement.

3. This statement shall reflect costs pertaining to the loan and grant program. It shall not include amounts for participants' contribution for the value of land, labor, and materials, nor administrative costs incurred.

4. An original and 2 copies shall be prepared and submitted quarterly to the office designated below, not later than the 30th of the month following the end of the reporting period.

| | | |
|---|---|---|
| Original | - | Office of Financial Systems and Services<br>Washington, D.C. 20410 |
| 1st Copy | - | Assistant Regional Administrator for Housing Assistance |
| 2nd Copy | - | Regional Audit Manager |

## ALASKA REMOTE HOUSING PROGRAM
## BALANCE SHEET

As of _____

| | | | | |
|---|---|---|---|---|
| | **ASSETS** | | | |
| | Cash | | | |
| 1110 | Loan and Grant Fund (RHPA) | | _____ | |
| 1115 | Imprest Fund | | _____ | _____ |
| | Notes Receivable | | | |
| 1130 | Notes Receivable - Participants | | | _____ |
| | Accrued Receivable | | | |
| 1140 | Accrued Interest Receivable - Participants | | | _____ |
| | Investments | | | |
| 1160 | Loan and Grant Fund | | | _____ |
| | Deferred Charges | | | |
| 1260 | Inventories - Materials | | _____ | |
| 1270 | Inventories - Equipment | | _____ | |
| 1290 | Other | | _____ | _____ |
| | Land, Structure, and Equipment | | | |
| 1400 | Development Cost | _____ | | |
| 1401 | Less: Development Cost - Contra | _____ | _____ | |
| 1405 | Finished Homes - Land, Structure, and Equipment | | _____ | _____ |
| | Total Assets | | | _____ |
| | **LIABILITIES, CAPITAL AND SURPLUS** | | | |
| | Accounts Payable | | | |
| 2111 | Vendors and Contractors | | _____ | |
| 2117 | Payroll, Deductions, and Contributions | | _____ | |
| 2119 | Others | | _____ | _____ |
| | Notes Payable | | | |
| 2120 | Notes Payable - HUD | | | _____ |
| | Accrued Liabilities | | | |
| 2131 | Interest on Notes Payable - HUD | | _____ | |
| 2135 | Salaries and Wages | | _____ | |
| 2139 | Other | | _____ | _____ |
| | Deferred Credits | | | |
| 2250 | Unearned Grants - Federal | | | _____ |
| | Total Liabilities | | | _____ |
| | Capital | | | |
| 2700 | Federal Grant | | _____ | |
| 2725 | Grants and Donations - Other | | _____ | _____ |
| | Surplus | | | |
| 2805 | Earned Surplus | | _____ | |
| 2815.1 | Finished Homes Conveyed | _____ | | |
| 2815.2 | Less: Loans - Finished Homes Conveyed | _____ | | |
| | Grants to Participants | | _____ | _____ |
| | Total Liabilities, Capital and Surplus | | | _____ |

(Signature of Authorized Official) _____ (Title) _____ (Date) _____



45-306 O - 75 - 22

U. S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

# CIRCULAR

HPMC-FHA 7580.1

November 2, 1970

Cancellation Date:

**SUBJECT:** Indian Employment, Training, and Economic Benefits from Public Housing Development

1. PURPOSE. This Circular sets forth the HUD policy, authorities and requirements relating to proposals by Indian tribes and their local housing authorities to make special provision for Indian employment, training, and economic benefits in connection with the development of HUD-assisted public housing. This Circular shall apply to proposals by Indian housing authorities involving the waiver or variation of annual contributions contract and other HUD requirements to achieve such ends.

2. BACKGROUND.

a. Federal law. Section 3 of the Housing and Urban Development Act of 1968 provides:

"In the administration by the Secretary of [HUD] of programs providing direct financial assistance in aid of housing * * * the Secretary shall--

(1) require, in consultation with the Secretary of Labor, that to the greatest extent feasible opportunities for training and employment arising in connection with the planning and carrying out of any project assisted under any such program be given to low income persons residing in the area of such projects; and

(2) require, in consultation with the Administrator of the Small Business Administration, that to the greatest extent feasible contracts for work to be performed in connection with any such project be awarded to business concerns, including but not limited to individuals or firms doing business in the field of planning, consulting, design, architecture, building construction, rehabilitation, maintenance, or repair, which are located in or owned in substantial part by persons residing in the area of such project." (underscoring supplied)

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In addition, the special treatment accorded Indians living on or near reservations because of the special Federal interest and responsibility in the promotion of employment opportunities for them is reflected in Title VII (Equal Employment Opportunity) of the Civil Rights Act of 1964. Section 701(b) of that Act excludes Indian tribes (as well as Federal, State, and local governments) from the nondiscrimination requirements of Title VII. In addition, Section 703(i) of that Act provides:

"Nothing contained in this title shall apply to any business or enterprise on or near an Indian reservation with respect to any publicly announced employment practice of such business or enterprise under which a preferential treatment is given to any individual because he is an Indian living on or near a reservation." (underscoring supplied)

b. President's Indian Policy. The President's July 8, 1970, Message to the Congress set forth the Administration's policies and legislative proposals in the field of Indian Affairs. In addition to increasing economic and social development program accomplishments, the President proposed that Indian tribes be given the right by statute to take over and operate (without the necessity of approval by any Federal official) any of the programs (including the related Federal funds which would continue to be appropriated without penalty because of such takeover) operated on their reservation by the Bureau of Indian Affairs and the Indian Health Service. In general, the Message indicated a clear Federal policy of maximum cooperation with and reliance on Indian tribes in the application of Federal assistance programs to their needs.

c. State law. With the current exception of those in the states of Oklahoma, Maine, and Texas, Indian housing authorities are authorized and created by tribal ordinance independent of state law. If an Indian housing authority was authorized and established under state law, any pertinent requirements of that state's laws must be considered and complied with in connection with any proposal described in paragraph 1 above from such housing authority.

3. HUD RESPONSE TO INDIAN HOUSING AUTHORITY PROPOSALS.

a. Adequacy of regular requirements and procedures. In some cases, the employment, training, and economic benefit objectives of an Indian housing authority's proposal may be satisfied by proper application of the provisions of paragraphs 3(c)(2)(e) and 4 of the Low-Rent Housing Turnkey Handbook, RHA 7420.1. Where Area Directors or Regional Administrators (or their

Deputies) determine such is the case, no special provision need be made under the terms of this Circular.

b. Inclusion of special requirements in Invitations for Bids, Construction Contracts, Invitations for Turnkey Proposals, and Contracts of Sale. In some cases, the Area Director or Regional Administrator (or their Deputies) may determine the need for and approve such modification of normal procedures and requirements as is necessary to achieve the employment, training, and economic benefit objectives of an Indian housing authority's proposal. However, any such modifications must be in accord with the requirements of subparagraph (d) below. Such modifications may include the addition of specific language to the Invitation for Bids, Construction Contract, Invitation for Turnkey Proposals, and Contract of Sale requiring the provision of preferential employment, training, and economic benefits for local Indian residents. An example of one type employment preference provision is attached to this Circular.

c. Waiver of Competitive Bidding and Advertising Requirements. Area Directors and Regional Administrators (and their Deputies) are authorized to waive the provision of Section 109(B) of Part Two of the Annual Contributions Contract to permit the negotiation of a Construction Contract or Contract of Sale in exceptional cases where he determines that such action is the only way of achieving the employment, training, and economic benefit objectives of the Indian housing authority and such action will be consistent with the requirements of subparagraph (d) below.

d. Additional requirements upon which approvals must be based. Approval by the Area Director or Regional Administrator (or their Deputies) of any waivers or modifications under subparagraphs (b) and (c) above shall be made only where he has determined that:

(1) There is no reason to expect that such approval will result in a higher HUD-assisted development cost than if the regular requirements or procedures were followed.

(2) All developers and contractors located on or owned in substantial part by residents of the Indian reservation or the housing authority's area of operation are given an equal opportunity to meet any special employment, training, and economic benefit requirements to be approved.

(3) All potential Indian employees and trainees living on or near the reservation shall be provided equal opportunity under any preferential employment or training practice.

(4) The project site is on an Indian reservation or on land owned in trust by the United States for the tribe or individual Indians.

(5) If an Indian or tribal developer or contractor is to be selected on a preferential basis, any subcontracting to non-Indian contractors will be accomplished in such a manner as to assure that the arrangement is not in fact or appearance one in which the Indian or tribal organization is a front for the purpose of obtaining a contract for the non-Indian developer or contractor.

(6) The Indian housing authority's proposal and the final arrangement to be approved by HUD shall have the concurrence of the tribal council or other executive committee or official authorized to provide such concurrence.

4. The provisions of this Circular should be brought to the attention of each Indian housing authority by the appropriate Area Director or Regional Administrator.

This provides an example of one employment preference provision for Indians and is not to be considered as the only acceptable type of provision.

The Instructions to Bidding could include a provision such as the following:

"Employment Preference to Local Indian Residents

The attention of bidders is directed to Section of the Special Conditions which, in accordance with established employment practices of the Local Authority, and as permitted in Section 703(i) of Title VII of the Civil Rights Act of 1964, requires the Contractor and each of his subcontractors to give preference in the hiring of workers for the project to qualified Indians living on or near the reservation. A list furnished by the _____ [tribal] Housing Authority setting out laborers and mechanics entitled to such preference, together with the trades or skills represented, will be furnished to all bidders by the _____ Housing Authority."

In line with the foregoing, the Special Conditions of the construction contract would include a provision such as the following:

"Employment Preference to Local Residents

The Contractor and each of his subcontractors shall give preference in the hiring of workers for the project to qualified local Indian residents. The term "local Indian residents" means Indians living on or near the reservation whose names appear on a List furnished to the Contractor by the _____ Housing Authority. Upon initial hiring and whenever a job opening occurs thereafter, the Contractor or subcontractor shall give written notice of such opening to the President of the Tribal Council of the _____ Tribe, stating the time when, and the local place where, job applications will be accepted. Except in cases of emergency, no one other than a local Indian resident shall be hired for any job until 48 hours (not counting Saturdays and Sundays) following the delivery of such notice to the President. The Contractor or subcontractor shall have the right to reject the application

HPMC-FHA 7580.1

Attachment A

for valid reason, or to terminate the employment, of any local Indian resident, but in either such event, the Contractor or subcontractor shall within three days send a written statement of the reasons for such action to the President of the _____ Tribe. Nothing contained herein shall require the displacement of a non-Indian employee because a local Indian resident becomes available after such employee had been hired for the project"

U. S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

# CIRCULAR

HPMC-FHA 7580.2A

ATTENTION: REGIONAL OFFICE: ARA-HPMC; Low Rent Housing Specialist
AREA OFFICE: Director Operations Division; Program Managers; Multi-family Housing Representatives; Chief, Technical Services Branch

January 14, 1972

**SUBJECT:** Expediting Construction of Mutual-Help Projects in Indian Areas

1. PURPOSE. To expedite the development of housing in Indian areas and provide a better control on costs by limiting the development of mutual-help housing to the bid or turnkey method, and eliminating the force account method of development, to reduce the minimum required amount of mutual-help contributions and to supersede and revise Circular HPMC-FHA 7580.2 dated February 26, 1971.

2. BACKGROUND.

a. An October 12, 1971 report by the General Accounting Office entitled "Slow Progress In Eliminating Substandard Indian Housing" (B-114868) points up that the average construction time for mutual-help projects developed under the force account method is considerably longer than for mutual-help and other public housing projects of larger size which are developed under the turnkey and competitively bid methods of development. The report also states that the longer construction periods and smaller size projects are detrimental to the goal of eliminating substandard Indian housing conditions in the 1970's and, further, that such longer periods result in increased costs to the Federal government for construction supervision, overhead, and materials damages and losses.

b. The complete or partial construction of a mutual-help project by the force account method generally involves the provision by the Bureau of Indian Affairs of a construction superintendent. However, the use of developers or contractors who are responsible to the Indian housing authority (rather than the use of federal construction superintendents) for the construction of HUD-assisted low-rent public housing projects is consistent with (1) current HUD policy for the public housing program generally, (2) current efforts to limit the level of federal employment, (3) the recommendations of the above mentioned October 12, 1971 report of the General Accounting Office, (4) the provisions of Section 1 of the U. S. Housing Act, as amended, providing for maximum local responsibility in the administration of the low-rent public housing program, and

BIA

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(5) the current federal policy of developing the capabilities of Indian governments and investing them with the maximum responsibility and control over the operation of federally assisted programs on their reservations.

3. AREA OFFICE ACTION.

a. Every effort should be made to expedite the completion of mutual-help projects now under construction, including the adjustment of development cost budgets where necessary to provide for additional paid labor and additional materials needed for expeditious completion of construction. Such adjustments should involve a decrease in the amount of mutual-help contribution (but not to less than $1,500 per unit) where the total amount previously provided for such contribution would no longer be justified as the result of the increased use of paid labor or labor saving materials.

b. Mutual-help housing units hereafter placed under annual contributions contract and such units now under annual contributions contract but not yet under construction should not be developed (either partially or entirely) under the force account method. Current development cost budgets and mutual-help contribution amounts may be adjusted as described in paragraph 3a above to accommodate the use of other than the force account method of development.

c. No further development programs or annual contributions contracts for mutual-help housing projects are to be approved involving complete or partial development under the force account method. Such development programs must provide for a mutual-help contribution of at least $1,500 per unit. However, advertisements for bids or turnkey proposals for mutual-help housing should seek to achieve the highest possible amount of mutual help contribution.

d. The provisions of this Circular are not to be construed as requiring the termination of existing annual contributions contracts for mutual-help housing projects or portions thereof which are not yet under construction. However, this caveat does not preclude the termination of such contracts where the local housing authority is found to be failing to meet its

contractural obligations to HUD by not proceeding diligently or on a timely basis with the development of the housing.

4. ANNUAL CONTRIBUTION CONTRACT WAIVERS. In line with the provisions of paragraph 3 of this Circular, HUD Area Directors may waive the following annual contributions contract provisions with respect to projects now or hereafter placed under such contracts:

   a. The 90 percent limitation on loans contained in Section 7 of Part One of the Annual Contributions Contract for Mutual-Help Projects, Form HUD-53040.

   b. The 10 percent minimum required Mutual-Help Contribution provisions of Sections 203(C) and 406(D) of Part Two of the Annual Contributions Contract for Mutual-Help Projects, Form HUD-53041.

U. S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

# CIRCULAR

HPMC-FHA 7580.2A

January 14, 1972

ATTENTION: REGIONAL OFFICE: ARA-HPMC; Low Rent Housing Specialist
AREA OFFICE: Director Operations Division; Program Managers; Multi-family Housing Representatives; Chief, Technical Services Branch

**SUBJECT:** Expediting Construction of Mutual-Help Projects in Indian Areas

1. PURPOSE. To expedite the development of housing in Indian areas and provide a better control on costs by limiting the development of mutual-help housing to the bid or turnkey method, and eliminating the force account method of development, to reduce the minimum required amount of mutual-help contributions and to supersede and revise Circular HPMC-FHA 7580.2 dated February 26, 1971.

2. BACKGROUND.

a. An October 12, 1971 report by the General Accounting Office entitled "Slow Progress In Eliminating Substandard Indian Housing" (B-114868) points up that the average construction time for mutual-help projects developed under the force account method is considerably longer than for mutual-help and other public housing projects of larger size which are developed under the turnkey and competitively bid methods of development. The report also states that the longer construction periods and smaller size projects are detrimental to the goal of eliminating substandard Indian housing conditions in the 1970's and, further, that such longer periods result in increased costs to the Federal government for construction supervision, overhead, and materials damages and losses.

b. The complete or partial construction of a mutual-help project by the force account method generally involves the provision by the Bureau of Indian Affairs of a construction superintendent. However, the use of developers or contractors who are responsible to the Indian housing authority (rather than the use of federal construction superintendents) for the construction of HUD-assisted low-rent public housing projects is consistent with (1) current HUD policy for the public housing program generally, (2) current efforts to limit the level of federal employment, (3) the recommendations of the above mentioned October 12, 1971 report of the General Accounting Office, (4) the provisions of Section 1 of the U. S. Housing Act, as amended, providing for maximum local responsibility in the administration of the low-rent public housing program, and

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(5) the current federal policy of developing the capabilities of Indian governments and investing them with the maximum responsibility and control over the operation of federally assisted programs on their reservations.

3. AREA OFFICE ACTION.

a. Every effort should be made to expedite the completion of mutual-help projects now under construction, including the adjustment of development cost budgets where necessary to provide for additional paid labor and additional materials needed for expeditious completion of construction. Such adjustments should involve a decrease in the amount of mutual-help contribution (but not to less than $1,500 per unit) where the total amount previously provided for such contribution would no longer be justified as the result of the increased use of paid labor or labor saving materials.

b. Mutual-help housing units hereafter placed under annual contributions contract and such units now under annual contributions contract but not yet under construction should not be developed (either partially or entirely) under the force account method. Current development cost budgets and mutual-help contribution amounts may be adjusted as described in paragraph 3a above to accommodate the use of other than the force account method of development.

c. No further development programs or annual contributions contracts for mutual-help housing projects are to be approved involving complete or partial development under the force account method. Such development programs must provide for a mutual-help contribution of at least $1,500 per unit. However, advertisements for bids or turnkey proposals for mutual-help housing should seek to achieve the highest possible amount of mutual help contribution.

d. The provisions of this Circular are not to be construed as requiring the termination of existing annual contributions contracts for mutual-help housing projects or portions thereof which are not yet under construction. However, this caveat does not preclude the termination of such contracts where the local housing authority is found to be failing to meet its

contractural obligations to HUD by not proceeding diligently or on a timely basis with the development of the housing.

4. ANNUAL CONTRIBUTION CONTRACT WAIVERS. In line with the provisions of paragraph 3 of this Circular, HUD Area Directors may waive the following annual contributions contract provisions with respect to projects now or hereafter placed under such contracts:

   a. The 90 percent limitation on loans contained in Section 7 of Part One of the Annual Contributions Contract for Mutual-Help Projects, Form HUD-53040.

   b. The 10 percent minimum required Mutual-Help Contribution provisions of Sections 203(C) and 406(D) of Part Two of the Annual Contributions Contract for Mutual-Help Projects, Form HUD-53041.

U. S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

# CIRCULAR

HPMC-FHA 7581.1A

ATTEN: REGIONAL OFFICE: ARA for HPMC, Low-Rent Housing Specialist; AREA OFFICE: Director, Operations Division, Program Managers, and Multifamily Housing Representatives

October 29, 1971

**SUBJECT:** Development Cost for Housing Projects in Indian Areas

1. PURPOSE. To state HUD policy and authorization for the inclusion in HUD-assisted development cost of certain necessary costs of water and sewerage facilities, streets, curbs, street lights and sidewalks for low-rent public housing projects located in Indian (including Alaskan Native) areas. This Circular cancels and supersedes HHA Circular 3-27-69, "Development Cost for Certain Indian Housing May Include Wells and Septic Tank Systems."

2. BACKGROUND.

   a. The Indian Health Service (Department of Health, Education and Welfare) administers a program under which water and sewerage facilities are provided to Indian homes. The Bureau of Indian Affairs (Department of the Interior) administers a program under which roads are constructed in Indian areas. Under the U. S. Housing Act, the development cost of HUD-assisted low-rent public housing projects may include the costs of water and sanitation facilities, streets and sidewalks necessary for such housing.

   b. The planning and development of housing in Indian areas must be coordinated with the above Indian Health Service (IHS) and Bureau of Indian Affairs (BIA) programs so that the facilities and roads to serve the housing are available when needed and so that the development of the housing may be taken into account in the plans of those agencies. Assistance available to Local Housing Authorities in Indian areas from the IHS and BIA should supplement that which is available from HUD in connection with the planning and development of low-rent public housing to expedite production and provide the maximum benefit from the combined Federal investment in connection with the development of the housing.

DISTRIBUTION: O-3,W-3-1LHA's 138 Tabs. 6,7,9,045E-3, R-3-1,R4FA,R-1,R-2,R-3-2

3. REGIONAL AND AREA OFFICE ACTION.

a. The HUD-assisted development cost of low-rent public housing in Indian areas shall include the planning, construction, and inspection costs of providing within the housing project boundaries all needed (1) water and sewerage facilities (including distribution systems, wells, septic tank systems, connections, etc.) and (2) all-weather streets, sidewalks, curbing and street lights. Connections to water distribution and sewerage collection systems are generally more desirable than the provision of on-site wells or septic tank facilities. Therefore, the development cost of a project should include connection fees (or other costs) necessary to cover the project's pro rata share (based on the total design number of homes served by the system) of the construction costs for water distribution and sewerage collection systems if the resulting total development cost of the project would not be greater than if on-site facilities were provided under the terms of this Circular. Inclusion of any of the foregoing costs is not required in those cases where the Area Director or Regional Administrator can determine that the facilities will be otherwise provided in a timely manner which will not inhibit or delay the development or occupancy of the housing.

b. In implementing the above policy, Area Directors and Regional Administrators should utilize the following formula or guidelines. The selection and planning of sites should be accomplished in a manner which will result in HUD-assisted development costs for on-site utilities and streets which are reasonable in comparison to similar types of projects generally throughout the area or region involved. Where the Area Director or Regional Administrator determines that such costs for a project would not be reasonable because of the use of scattered sites or the low density use of the site or sites, the HUD-assisted development cost should be held to a reasonable level by (1) changing sites or site density or (2) arranging for part or all of the facilities involved or their cost to be provided by the IHS, BIA, tribal government, or other source.

c. To the maximum extent feasible, the technical assistance or advice of the appropriate IHS and BIA Area or Agency Offices should be utilized in connection with the provision of facilities under the authorization provided by this Circular.

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

# CIRCULAR

HPMC-FHA 7581.2

June 18, 1971

**SUBJECT:** Housing Assistance in Indian Areas

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1. PURPOSE. To provide a current statement on HUD authority and policy in connection with the provision of housing assistance in Indian areas under the low-rent public housing program and to supersede the FHA Circular of 3-27-69 "Housing Assistance for Indian Families in Rural Farm Areas."

2. HUD AUTHORITY AND RESPONSIBILITY. Section 206 of the Housing and Urban Development Act of 1968 amended the Section 1 of the U. S. Housing Act to emphasize HUD's authority and responsibility for assisting in the provision of housing for all low-income families in Indian areas, including those families engaged in farming activities.

3. REMOTE AREAS HOUSING STANDARD. The provision of housing in remote areas of Indian reservations requires special consideration with respect to strict conformance to the requirements of Minimum Property Standards for One and Two Living Units (FHA No. 300) and for Multifamily Housing (FHA No. 2600). Indian Housing Authorities should be encouraged to develop new design and program concepts so as to overcome the factors that make it difficult to economically provide such housing, and to obtain housing that might better conform to local patterns of living. The mandatory provisions of the Minimum Property Standards shall be complied with. Otherwise, field offices shall use their discretionary authority to accept equivalent variations from the standards, taking full cognizance of the definition of "low-rent housing," contained in Section 2 of the U. S. Housing Act of 1937: "decent, safe, sanitary dwellings within the financial reach of families of low income, and developed and administered to promote serviceability, efficiency, economy, and stability, and embraces all necessary appurtenances thereto." Consideration shall be given to extra durability required for economical maintenance of assisted housing as well as the provision of amenities designed to guarantee safe and healthy family life and neighborhood environment. Good design should be encouraged as an essential component of such housing to reflect the architectural and cultural standards of the community.

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HPMC-FHA 7581.2

4. FEASIBILITY CONSIDERATIONS. Housing Authorities should be urged to recognize the need to ensure that housing to be located in remote areas will be operated during the duration of the Annual Contributions Contract on a financially and administratively feasible basis. Authorities should consult HUD Area or Regional Office staff as to whatever steps might be necessary at the earliest possible stage to minimize the risks involved.

# Appendix XI

1974 Housing and Community Development Act
(P.L. 93–383)

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Public Law 93-383
93rd Congress, S. 3066
August 22, 1974

# An Act

To establish a program of community development block grants, to amend and extend laws relating to housing and urban development, and for other purposes.

*Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled*, That this Act may be cited as the "Housing and Community Development Act of 1974". Housing and Community Development Act of 1974. 42 USC 5301 note.

## TITLE I—COMMUNITY DEVELOPMENT

### FINDINGS AND PURPOSE

SEC. 101. (a) The Congress finds and declares that the Nation's cities, towns, and smaller urban communities face critical social, economic, and environmental problems arising in significant measure from— 42 USC 5301.

(1) the growth of population in metropolitan and other urban areas, and the concentration of persons of lower income in central cities; and 88 STAT. 633

(2) inadequate public and private investment and reinvestment in housing and other physical facilities, and related public and social services, resulting in the growth and persistence of urban slums and blight and the marked deterioration of the quality of the urban environment. 88 STAT. 634

(b) The Congress further finds and declares that the future welfare of the Nation and the well-being of its citizens depend on the establishment and maintenance of viable urban communities as social, economic, and political entities, and require—

(1) systematic and sustained action by Federal, State, and local governments to eliminate blight, to conserve and renew older urban areas, to improve the living environment of low- and moderate-income families, and to develop new centers of population growth and economic activity;

(2) substantial expansion of and greater continuity in the scope and level of Federal assistance, together with increased private investment in support of community development activities; and

(3) continuing effort at all levels of government to streamline programs and improve the functioning of agencies responsible for planning, implementing, and evaluating community development efforts.

(c) The primary objective of this title is the development of viable urban communities, by providing decent housing and a suitable living environment and expanding economic opportunities, principally for persons of low and moderate income. Consistent with this primary objective, the Federal assistance provided in this title is for the support of community development activities which are directed toward the following specific objectives—

(1) the elimination of slums and blight and the prevention of blighting influences and the deterioration of property and neighborhood and community facilities of importance to the welfare of the community, principally persons of low and moderate income;

(2) the elimination of conditions which are detrimental to health, safety, and public welfare, through code enforcement, demolition, interim rehabilitation assistance, and related activities;



p 348. blank

(3) the conservation and expansion of the Nation's housing stock in order to provide a decent home and a suitable living environment for all persons, but principally those of low and moderate income;

(4) the expansion and improvement of the quantity and quality of community services, principally for persons of low and moderate income, which are essential for sound community development and for the development of viable urban communities;

(5) a more rational utilization of land and other natural resources and the better arrangement of residential, commercial, industrial, recreational, and other needed activity centers;

(6) the reduction of the isolation of income groups within communities and geographical areas and the promotion of an increase in the diversity and vitality of neighborhoods through the spatial deconcentration of housing opportunities for persons of lower income and the revitalization of deteriorating or deteriorated neighborhoods to attract persons of higher income; and

88 STAT. 634
88 STAT. 635

(7) the restoration and preservation of properties of special value for historic, architectural, or esthetic reasons.

It is the intent of Congress that the Federal assistance made available under this title not be utilized to reduce substantially the amount of local financial support for community development activities below the level of such support prior to the availability of such assistance.

(d) It is also the purpose of this title to further the development of a national urban growth policy by consolidating a number of complex and overlapping programs of financial assistance to communities of varying sizes and needs into a consistent system of Federal aid which—

(1) provides assistance on an annual basis, with maximum certainty and minimum delay, upon which communities can rely in their planning;

(2) encourages community development activities which are consistent with comprehensive local and areawide development planning;

(3) furthers achievement of the national housing goal of a decent home and a suitable living environment for every American family; and

(4) fosters the undertaking of housing and community development activities in a coordinated and mutually supportive manner.

DEFINITIONS

42 USC 5302.

SEC. 102. (a) As used in this title—

(1) The term "unit of general local government" means any city, county, town, township, parish, village, or other general purpose political subdivision of a State; Guam, the Virgin Islands, and American Samoa, or a general purpose political subdivision thereof; a combination of such political subdivisions recognized by the Secretary; the District of Columbia; the Trust Territory of the Pacific Islands; and Indian tribes, bands, groups, and nations, including Alaska Indians, Aleuts, and Eskimos, of the United States. Such term also includes a State or a local public body or agency (as defined in section 711 of the Housing and Urban Development Act of 1970), community association, or other entity, which is approved by the Secretary for the purpose of providing public facilities or services to a new community as part of a program meeting the eligibility standards of section 712 of the Housing and Urban Development Act of 1970 or title IV of the Housing and Urban Development Act of 1968.

42 USC 4512.
42 USC 4513.
42 USC 3901 note.

(2) The term "State" means any State of the United States, or any instrumentality thereof approved by the Governor; and the Commonwealth of Puerto Rico.

(3) The term "metropolitan area" means a standard metropolitan statistical area as established by the Office of Management and Budget.

(4) The term "metropolitan city" means (A) a city within a metropolitan area which is the central city of such area, as defined and used by the Office of Management and Budget, or (B) any other city, within a metropolitan area, which has a population of fifty thousand or more.

88 STAT. 635
88 STAT. 636

(5) The term "city" means (A) any unit of general local government which is classified as a municipality by the United States Bureau of the Census or (B) any other unit of general local government which is a town or township and which, in the determination of the Secretary, (i) possesses powers and performs functions comparable to those associated with municipalities, (ii) is closely settled, and (iii) contains within its boundaries no incorporated places as defined by the United States Bureau of the Census.

(6) The term "urban county" means any county within a metropolitan area which (A) is authorized under State law to undertake essential community development and housing assistance activities in its unincorporated areas, if any, which are not units of general local government, and (B) has a combined population of two hundred thousand or more (excluding the population of metropolitan cities therein) in such unincorporated areas and in its included units of general local government (i) in which it has authority to undertake essential community development and housing assistance activities and which do not elect to have their population excluded or (ii) with which it has entered into cooperation agreements to undertake or to assist in the undertaking of essential community development and housing assistance activities.

(7) The term "population" means total resident population based on data compiled by the United States Bureau of the Census and referable to the same point or period in time.

(8) The term "extent of poverty" means the number of persons whose incomes are below the poverty level. Poverty levels shall be determined by the Secretary pursuant to criteria provided by the Office of Management and Budget, taking into account and making adjustments, if feasible and appropriate and in the sole discretion of the Secretary, for regional or area variations in income and cost of living, and shall be based on data referable to the same point or period in time.

(9) The term "extent of housing overcrowding" means the number of housing units with 1.01 or more persons per room based on data compiled by the United States Bureau of the Census and referable to the same point or period in time.

(10) The term "Federal grant-in-aid program" means a program of Federal financial assistance other than loans and other than the assistance provided by this title.

(11) The term "program period" means the period beginning January 1, 1975, and ending June 30, 1975, and the period covering each fiscal year thereafter.

(12) The term "Community Development Program" means a program described in section 104(a)(2).

Post, p. 638.

(13) The term "Secretary" means the Secretary of Housing and Urban Development.

(b) Where appropriate, the definitions in subsection (a) shall be based, with respect to any fiscal year, on the most recent data compiled by the United States Bureau of the Census and the latest published reports of the Office of Management and Budget available ninety days prior to the beginning of such fiscal year. The Secretary may by regulation change or otherwise modify the meaning of the terms defined in subsection (a) in order to reflect any technical change or modification thereof made subsequent to such date by the United States Bureau of the Census or the Office of Management and Budget.

(c) One or more public agencies, including existing local public agencies, may be designated by the chief executive officer of a State or a unit of general local government to undertake a Community Development Program in whole or in part.

AUTHORIZATION TO MAKE GRANTS

Community Development Programs. 42 USC 5303.

SEC. 103. (a)(1) The Secretary is authorized to make grants to States and units of general local government to help finance Community Development Programs approved in accordance with the provisions of this title. The Secretary is authorized to incur obligations on behalf of the United States in the form of grant agreements or otherwise in amounts aggregating such sum, not to exceed $8,400,000,000, as may be approved in an appropriation Act. The amount so approved shall become available for obligation on January 1, 1975, and shall remain available until obligated. There are authorized to be appropriated for liquidation of the obligations incurred under this subsection not to exceed $2,500,000,000 prior to the close of the fiscal year 1975, which ~~amount~~ may be increased to not to exceed an aggregate of $5,450,000,000 prior to the close of the fiscal year 1976, and to not to exceed an aggregate of $8,400,000,000 prior to the close of the fiscal year 1977. Subject to the limitations contained in the preceding sentence, appropriations for—

42 USC 1500.

(A) grants under title VII of the Housing Act of 1961;

42 USC 3102, 3103.

(B) grants under sections 702 and 703 of the Housing and Urban Development Act of 1965; and

42 USC 3301.

(C) supplemental grants under title I of the Demonstration Cities and Metropolitan Development Act of 1966,

may be used, to the extent not otherwise obligated prior to January 1, 1975, for the liquidation of contracts entered into pursuant to this section.

(2) Of the amounts approved in appropriation Acts pursuant to paragraph (1), $50,000,000 for each of the fiscal years 1975 and 1976 shall be added to the amount available for allocation under section 106(d) and shall not be subject to the provisions of section 107.

Post, pp. 642, 647.

(b) In addition to the amounts made available under subsection (a), and for the purpose of facilitating an orderly transition to the program authorized under this title, there are authorized to be appropriated not to exceed $50,000,000 for each of the fiscal years 1975 and 1976, and not to exceed $100,000,000 for the fiscal year 1977, for grants under this title to units of general local government having urgent community development needs which cannot be met through the operation of the allocation provisions of section 106.

(c) Sums appropriated pursuant to this section shall remain available until expended.

(d) To assure program continuity and orderly planning, the Secretary shall submit to the Congress timely requests for additional authorizations for the fiscal years 1978 through 1980.

APPLICATION AND REVIEW REQUIREMENTS

SEC. 104. (a) No grant may be made pursuant to section 106 unless an application shall have been submitted to the Secretary in which the applicant— 42 USC 5304.

(1) sets forth a summary of a three-year community development plan which identifies community development needs, demonstrates a comprehensive strategy for meeting those needs, and specifies both short- and long-term community development objectives which have been developed in accordance with area-wide development planning and national urban growth policies;

(2) formulates a program which (A) includes the activities to be undertaken to meet its community development needs and objectives, together with the estimated costs and general location of such activities, (B) indicates resources other than those provided under this title which are expected to be made available toward meeting its identified needs and objectives, and (C) takes into account appropriate environmental factors;

(3) describes a program designed to—

(A) eliminate or prevent slums, blight, and deterioration where such conditions or needs exist; and

(B) provide improved community facilities and public improvements, including the provision of supporting health, social, and similar services where necessary and appropriate;

(4) submits a housing assistance plan which—

(A) accurately surveys the condition of the housing stock in the community and assesses the housing assistance needs of lower-income persons (including elderly and handicapped persons, large families, and persons displaced or to be displaced) residing in or expected to reside in the community,

(B) specifies a realistic annual goal for the number of dwelling units or persons to be assisted, including (i) the relative proportion of new, rehabilitated, and existing dwelling units, and (ii) the sizes and types of housing projects and assistance best suited to the needs of lower-income persons in the community, and

(C) indicates the general locations of proposed housing for lower-income persons, with the objective of (i) furthering the revitalization of the community, including the restoration and rehabilitation of stable neighborhoods to the maximum extent possible, (ii) promoting greater choice of housing opportunities and avoiding undue concentrations of assisted persons in areas containing a high proportion of low-income persons, and (iii) assuring the availability of public facilities and services adequate to serve proposed housing projects;

(5) provides satisfactory assurances that the program will be conducted and administered in conformity with Public Law 88-352 and Public Law 90-284; and 78 Stat. 241. 42 USC 2000a note. 82 Stat. 73. 18 USC 245.

(6) provides satisfactory assurances that, prior to submission of its application, it has (A) provided citizens with adequate information concerning the amount of funds available for proposed community development and housing activities, the range of activities that may be undertaken, and other important program requirements, (B) held public hearings to obtain the views of citizens on community development and housing needs, and (C) provided citizens an adequate opportunity to participate in the development of the application; but no part of this paragraph shall be construed to restrict the responsibility and author-

ity of the applicant for the development of the application and the execution of its Community Development Program.

(b)(1) Not more than 10 per centum of the estimated costs referred to in subsection (a)(2) which are to be incurred during any contract period may be designated for unspecified local option activities which are eligible for assistance under section 105(a) or for a contingency account for activities designated by the applicant pursuant to subsection (a)(2).

(2) Any grant under this title shall be made only on condition that the applicant certify to the satisfaction of the Secretary that its Community Development Program has been developed so as to give maximum feasible priority to activities which will benefit low- or moderate-income families or aid in the prevention or elimination of slums or blight. The Secretary may also approve an application describing activities which the applicant certifies and the Secretary determines are designed to meet other community development needs having a particular urgency as specifically described in the application.

Waiver.

(3) The Secretary may waive all or part of the requirements contained in paragraphs (1), (2), and (3) of subsection (a) if (A) the application for assistance is in behalf of a locality having a population of less than 25,000 according to the most recent data compiled by the Bureau of the Census which is located either (i) outside a standard metropolitan statistical area, or (ii) inside such an area but outside an "urbanized area" as defined by the Bureau of the Census (or as such definition is modified by the Secretary for purposes of this title), (B) the application relates to the first community development activity to be carried out by such locality with assistance under this title, (C) the assistance requested is for a single development activity under this title of a type eligible for assistance under title VII of the Housing Act of 1961 or title VII of the Housing and Urban Development Act of 1965, and (D) the Secretary determines that, having regard to the nature of the activity to be carried out, such waiver is not inconsistent with the purposes of this title.

42 USC 1500.
42 USC 3101.

(4) The Secretary may accept a certification from the applicant that it has complied with the requirements of paragraphs (5) and (6) of subsection (a).

(c) The Secretary shall approve an application for an amount which does not exceed the amount determined in accordance with section 106(a) unless—

(1) on the basis of significant facts and data, generally available and pertaining to community and housing needs and objectives, the Secretary determines that the applicant's description of such needs and objectives is plainly inconsistent with such facts or data; or

(2) on the basis of the application, the Secretary determines that the activities to be undertaken are plainly inappropriate to meeting the needs and objectives identified by the applicant pursuant to subsection (a); or

(3) the Secretary determines that the application does not comply with the requirements of this title or other applicable law or proposes activities which are ineligible under this title.

Performance report, submittal to Secretary.

(d) Prior to the beginning of fiscal year 1977 and each fiscal year thereafter, each grantee shall submit to the Secretary a performance report concerning the activities carried out pursuant to this title, together with an assessment by the grantee of the relationship of those activities to the objectives of this title and the needs and objectives identified in the grantee's statement submitted pursuant to subsection (a). The Secretary shall, at least on an annual basis, make such reviews and audits as may be necessary or appropriate to determine

Audit and reviews.

whether the grantee has carried out a program substantially as described in its application, whether that program conformed to the requirements of this title and other applicable laws, and whether the applicant has a continuing capacity to carry out in a timely manner the approved Community Development Program. The Secretary may make appropriate adjustments in the amount of the annual grants in accordance with his findings pursuant to this subsection.

(e) No grant may be made under this title unless the application therefor has been submitted for review and comment to an areawide agency under procedures established by the President pursuant to title II of the Demonstration Cities and Metropolitan Development Act of 1966 and title IV of the Intergovernmental Cooperation Act of 1968.

42 USC 3331.
42 USC 4231.

(f) An application subject to subsection (c), if submitted after any date established by the Secretary for consideration of applications, shall be deemed approved within 75 days after receipt unless the Secretary informs the applicant of specific reasons for disapproval. Subsequent to approval of the application, the amount of the grant may be adjusted in accordance with the provisions of this title.

Approval date.

(g) Insofar as they relate to funds provided under this title, the financial transactions of recipients of such funds may be audited by the General Accounting Office under such rules and regulations as may be prescribed by the Comptroller General of the United States. The representatives of the General Accounting Office shall have access to all books, accounts, records, reports, files, and other papers, things, or property belonging to or in use by such recipients pertaining to such financial transactions and necessary to facilitate the audit.

GAO audit.

(h)(1) In order to assure that the policies of the National Environmental Policy Act of 1969 are most effectively implemented in connection with the expenditure of funds under this title, and to assure to the public undiminished protection of the environment, the Secretary, in lieu of the environmental protection procedures otherwise applicable, may under regulations provide for the release of funds for particular projects to applicants who assume all of the responsibilities for environmental review, decisionmaking, and action pursuant to such Act that would apply to the Secretary were he to undertake such projects as Federal projects. The Secretary shall issue regulations to carry out this subsection only after consultation with the Council on Environmental Quality.

Environmental protection.
83 Stat. 852.
42 USC 4321 note.

(2) The Secretary shall approve the release of funds for projects subject to the procedures authorized by this subsection only if, at least fifteen days prior to such approval and prior to any commitment of funds to such projects other than for purposes authorized by section 105(a)(12) or for environmental studies, the applicant has submitted to the Secretary a request for such release accompanied by a certification which meets the requirements of paragraph (3). The Secretary's approval of any such certification shall be deemed to satisfy his responsibilities under the National Environmental Policy Act insofar as those responsibilities relate to the applications and releases of funds for projects to be carried out pursuant thereto which are covered by such certification.

Post, p. 642.

(3) A certification under the procedures authorized by this subsection shall—

(A) be in a form acceptable to the Secretary,

(B) be executed by the chief executive officer or other officer of the applicant qualified under regulations of the Secretary,

(C) specify that the applicant has fully carried out its responsibilities as described under paragraph (1) of this subsection, and

(D) specify that the certifying officer (i) consents to assume

88 STAT. 641

83 Stat. 852. 42 USC 4321 note.

the status of a responsible Federal official under the National Environmental Policy Act of 1969 insofar as the provisions of such Act apply pursuant to paragraph (1) of this subsection, and (ii) is authorized and consents on behalf of the applicant and himself to accept the jurisdiction of the Federal courts for the purpose of enforcement of his responsibilities as such an official.

COMMUNITY DEVELOPMENT PROGRAM ACTIVITIES ELIGIBLE FOR ASSISTANCE

42 USC 5305.

SEC. 105. (a) A Community Development Program assisted under this title may include only—

(1) the acquisition of real property (including air rights, water rights, and other interests therein) which is (A) blighted, deteriorated, deteriorating, undeveloped, or inappropriately developed from the standpoint of sound community development and growth; (B) appropriate for rehabilitation or conservation activities; (C) appropriate for the preservation or restoration of historic sites, the beautification of urban land, the conservation of open spaces, natural resources, and scenic areas, the provision of recreational opportunities, or the guidance of urban development; (D) to be used for the provision of public works, facilities, and improvements eligible for assistance under this title; or (E) to be used for other public purposes;

(2) the acquisition, construction, reconstruction, or installation of public works, facilities, and site or other improvements—including neighborhood facilities, senior centers, historic properties, utilities, streets, street lights, water and sewer facilities, foundations and platforms for air rights sites, pedestrian malls and walkways, and parks, playgrounds, and recreation facilities, flood and drainage facilities in cases where assistance for such facilities under other Federal laws or programs is determined to be unavailable, and parking facilities, solid waste disposal facilities, and fire protection services and facilities which are located in or which serve designated community development areas;

(3) code enforcement in deteriorated or deteriorating areas in which such enforcement, together with public improvements and services to be provided, may be expected to arrest the decline of the area;

(4) clearance, demolition, removal, and rehabilitation of buildings and improvements (including interim assistance and financing rehabilitation of privately owned properties when incidental to other activities);

(5) special projects directed to the removal of material and architectural barriers which restrict the mobility and accessibility of elderly and handicapped persons;

(6) payments to housing owners for losses of rental income incurred in holding for temporary periods housing units to be utilized for the relocation of individuals and families displaced by program activities under this title;

(7) disposition (through sale, lease, donation, or otherwise) of any real property acquired pursuant to this title or its retention for public purposes;

(8) provision of public services not otherwise available in areas where other activities assisted under this title are being carried out in a concentrated manner, if such services are determined to be necessary or appropriate to support such other activities and if assistance in providing or securing such services under other applicable Federal laws or programs has been applied for and

denied or not made available within a reasonable period of time, and if such services are directed toward (A) improving the community's public services and facilities, including those concerned with the employment, economic development, crime prevention, child care, health, drug abuse, education, welfare, or recreation needs of persons residing in such areas, and (B) coordinating public and private development programs;

(9) payment of the non-Federal share required in connection with a Federal grant-in-aid program undertaken as part of the Community Development Program;

(10) payment of the cost of completing a project funded under title I of the Housing Act of 1949; 42 USC 1441 note.

(11) relocation payments and assistance for individuals, families, businesses, organizations, and farm operations displaced by activities assisted under this title;

(12) activities necessary (A) to develop a comprehensive community development plan, and (B) to develop a policy-planning-management capacity so that the recipient of assistance under this title may more rationally and effectively (i) determine its needs, (ii) set long-term goals and short-term objectives, (iii) devise programs and activities to meet these goals and objectives, (iv) evaluate the progress of such programs in accomplishing these goals and objectives, and (v) carry out management, coordination, and monitoring of activities necessary for effective planning implementation; and

(13) payment of reasonable administrative costs and carrying charges related to the planning and execution of community development and housing activities, including the provision of information and resources to residents of areas in which community development and housing activities are to be concentrated with respect to the planning and execution of such activities.

(b) Upon the request of the recipient of a grant under this title, the Secretary may agree to perform administrative services on a reimbursable basis on behalf of such recipient in connection with loans or grants for the rehabilitation of properties as authorized under subsection (a)(4).

ALLOCATION AND DISTRIBUTION OF FUNDS

SEC. 106. (a) Of the amount approved in an appropriation Act under section 103(a) for grants in any year (excluding the amount provided for use in accordance with sections 103(a)(2) and 107), 80 per centum shall be allocated by the Secretary to metropolitan areas. Except as provided in subsections (c) and (e), each metropolitan city and urban county shall, subject to the provisions of section 104 and except as otherwise specifically authorized, be entitled to annual grants from such allocation in an aggregate amount not exceeding the greater of its basic amount computed pursuant to paragraph (2) or (3) of subsection (b) or its hold-harmless amount computed pursuant to subsection (g).

42 USC 5306.
Ante, p. 637.
Ante, p. 647.
Ante, p. 638.

(b)(1) The Secretary shall determine the amount to be allocated to all metropolitan cities which shall be an amount that bears the same ratio to the allocation for all metropolitan areas as the average of the ratios between—

(A) the population of all metropolitan cities and the population of all metropolitan areas;

(B) the extent of poverty in all metropolitan cities and the extent of poverty in all metropolitan areas; and

(C) the extent of housing overcrowding in all metropolitan cities and the extent of housing overcrowding in all metropolitan areas.

Basic grant amount.

(2) From the amount allocated to all metropolitan cities the Secretary shall determine for each metropolitan city a basic grant amount which shall equal an amount that bears the same ratio to the allocation for all metropolitan cities as the average of the ratios between—

(A) the population of that city and the population of all metropolitan cities;

(B) the extent of poverty in that city and the extent of poverty in all metropolitan cities; and

(C) the extent of housing overcrowding in that city and the extent of housing overcrowding in all metropolitan cities.

(2) The Secretary shall determine the basic grant amount of each urban county by—

(A) calculating the total amount that would have been allocated to metropolitan cities and urban counties together under paragraph (1) of this subsection if data pertaining to the population, extent of poverty, and extent of housing overcrowding in all urban counties were included in the numerator of each of the fractions described in such paragraph; and

(B) determining for each county the amount which bears the same ratio to the total amount calculated under subparagraph (A) of this paragraph as the average of the ratios between—

(i) the population of that urban county and the population of all metropolitan cities and urban counties;

(ii) the extent of poverty in that urban county and the extent of poverty in all metropolitan cities and urban counties; and

(iii) the extent of housing overcrowding in that urban county and the extent of housing overcrowding in all metropolitan cities and urban counties.

(4) In determining the average of ratios under paragraphs (1), (2), and (3), the ratio involving the extent of poverty shall be counted twice.

(5) In computing amounts or exclusions under this section with respect to any urban county there shall be excluded units of general local government located in the county (A) which receive hold-harmless grants pursuant to subsection (h), or (B) the populations of which are not counted in determining the eligibility of the urban county to receive a grant under this subsection.

(c) During the first three years for which funds are approved for distribution to a metropolitan city or urban county under this section, the basic grant amount of such city or county as computed under subsection (b) shall be adjusted as provided in this subsection if the amount so computed for the first such year exceeds the city's or county's hold-harmless amount as determined under subsection (g). Such adjustment shall be made so that—

(1) the amount for the first year does not exceed one-third of the full basic grant amount computed under subsection (b), or the hold-harmless amount, whichever is the greater,

(2) the amount for the second year does not exceed two-thirds of the full basic grant amount computed under subsection (b), or the hold-harmless amount, or the amount allowed under paragraph (1) of this subsection, whichever is the greatest, and

(3) the amount for the third year does not exceed the full basic grant amount computed under subsection (b).

(d) Any portion of the amount allocated to metropolitan areas under the first sentence of subsection (a) which remains after the allocation of grants to metropolitan cities and urban counties in accordance with subsections (b) and (c) and any amounts added in

accordance with the provisions of section 103(a)(2) shall be allocated by the Secretary—

(1) first, for grants to metropolitan cities, urban counties, and other units of general local government within metropolitan areas to meet their hold-harmless needs as determined under subsections (g) and (h); and

(2) second, for grants to units of general local government (other than metropolitan cities and urban counties) and States for use in metropolitan areas, allocating for each such metropolitan area an amount which bears the same ratio to the allocation for all metropolitan areas available under this paragraph as the average of the ratios between—

(A) the population of that metropolitan area and the population of all metropolitan areas,

(B) the extent of poverty in that metropolitan area and the extent of poverty in all metropolitan areas, and

(C) the extent of housing overcrowding in that metropolitan area and the extent of housing overcrowding in all metropolitan areas.

In determining the average of ratios under paragraph (2), the ratio involving the extent of poverty shall be counted twice; and in computing amounts under such paragraph there shall be excluded any metropolitan cities, urban counties, and units of general local government which receive hold-harmless grants pursuant to subsection (h).

(e) Any amounts allocated to a metropolitan city or urban county pursuant to the preceding provisions of this section which are not applied for during a program period or which are not approved by the Secretary, and any other amounts allocated to a metropolitan area which the Secretary determines, on the basis of the applications and other evidence available, are not likely to be fully obligated during such program period, shall be reallocated during the same period for use by States, metropolitan cities, urban counties, or units of general local government, first, in any metropolitan area in the same State, and second, in any other metropolitan area. The Secretary shall review determinations under this subsection from time to time as appropriate with a view of assuring maximum use of all available funds in the period for which such funds were appropriated. Reallocation.

(f)(1) Of the amount approved in an appropriation Act under section 103(a) for grants in any year (excluding the amount provided for use in accordance with sections 103(a)(2) and 107), 20 per centum shall be allocated by the Secretary—

(A) first, for grants to units of general local government outside of metropolitan areas to meet their hold-harmless needs as determined under subsection (h); and

(B) second, for grants to units of general local government outside of metropolitan areas and States for use outside of metropolitan areas, allocating for the nonmetropolitan areas of each State an amount which bears the same ratio to the allocation available under this subparagraph for the nonmetropolitan areas of all States as the average of the ratios between—

(i) the population of the nonmetropolitan areas of that State and the population of the nonmetropolitan areas of all the States,

(ii) the extent of poverty in the nonmetropolitan areas of that State and the extent of poverty in the nonmetropolitan areas of all the States, and

(iii) the extent of housing overcrowding in the nonmetropolitan areas of that State and the extent of housing overcrowding in the nonmetropolitan areas of all the States.

In determining the average of ratios under subparagraph (B), the ratio involving the extent of poverty shall be counted twice; and in computing amounts under such subparagraph there shall be excluded units of general local government which receive hold-harmless grants pursuant to subsection (h).

(2) Any amounts allocated to a unit of general local government under paragraph (1) which are not applied for during a program period or which are not approved by the Secretary, and any amounts allocated to the nonmetropolitan areas of a State under paragraph (1)(B) which the Secretary determines, on the basis of applications and other evidence available, are not likely to be fully obligated during such period, shall be reallocated as soon as practicable during the same period to the nonmetropolitan areas of other States. The Secretary shall review determinations under this paragraph from time to time with a view to assuring maximum use of all available funds in the program period for which such funds were appropriated.

Hold-harmless amount.

(g)(1) The full hold-harmless amount of each metropolitan city or urban county shall be the sum of (i) the sum of the average during the five fiscal years ending prior to July 1, 1972, of (1) commitments for grants (as determined by the Secretary) pursuant to part A of title I of the Housing Act of 1949; (2) loans pursuant to section 312 of the Housing Act of 1964; (3) grants pursuant to sections 702 and 703 of the Housing and Urban Development Act of 1965; (4) loans pursuant to title II of the Housing Amendments of 1955; and (5) grants pursuant to title VII of the Housing Act of 1961; and (ii) the average annual grant, as determined by the Secretary, made in accordance with part B of title I of the Housing Act of 1949 during the fiscal years ending prior to July 1, 1972, or during the fiscal year 1973 in the case of a metropolitan city or urban county which first received a grant under part B of such title in such fiscal year. In the case of a metropolitan city or urban county which has participated in the program authorized under section 105 of the Demonstration Cities and Metropolitan Development Act of 1966 and which has been funded or extended in the fiscal year 1973 for a period ending after June 30, 1973, determinations of the hold-harmless amount of such metropolitan city or urban county for the following specified years shall be made so as to include, in addition to the amounts specified in clauses (i) and (ii) of the preceding sentence, the following percentages of the average annual grant, as determined by the Secretary made in accordance with such section during fiscal years ending prior to July 1, 1972—

42 USC 1450.
42 USC 1452b.
42 USC 3102, 3103.
42 USC 1491.
42 USC 1500.
42 USC 1469.
42 USC 3305.

(A) 100 per centum for each of a number of years which, when added to the number of funding years for which the city or county received grants under such section 105, equals five;

(B) 80 per centum for the year immediately following year five as determined pursuant to clause (A),

(C) 60 per centum for the year immediately following the year provided for in clause (B); and

(D) 40 per centum for the year immediately following the year provided for in clause (C).

For the purposes of this paragraph the average annual grant under part B of title I of the Housing Act of 1949 or under section 105 of the Demonstration Cities and Metropolitan Development Act of 1966 shall be established by dividing the total amount of grants made to a participant under the program by the number of months of program activity for which funds were authorized and multiplying the result by twelve.

(2) During the fiscal years 1975, 1976, and 1977, the hold-harmless amount or any metropolitan city or urban county shall be the full amount computed for the city or county in accordance with paragraph (1). In the fiscal years 1978, 1979, and 1980, if such amount is greater than the basic grant amount of the metropolitan city or urban county for that year, as computed under subsection (b) (2) or (3), it shall be reduced so that—

(i) in the fiscal year 1978, the excess of the hold-harmless amount over the basic grant amount shall equal two-thirds of the difference between the amount computed under paragraph (1) and the basic grant amount for such year,

(ii) in the fiscal year 1979, the excess of the hold-harmless amount over the basic grant amount shall equal one-third of the difference between the amount computed under paragraph (1) and the basic grant amount for such year, and

(iii) in the fiscal year 1980, there shall be no excess of the hold-harmless amount over the basic grant amount.

(h) (1) Any unit of general local government which is not a metropolitan city or urban county shall, subject to the provisions of section 104 and except as otherwise specifically authorized, be entitled to grants under this title for any year in an aggregate amount at least equal to a hold-harmless amount as computed under the provisions of subsection (g) (1) if, during the five-fiscal-year period specified in the first sentence of subsection (g) (1) (or during the fiscal year 1973 in the case of a locality which first received a grant for a neighborhood development program in that year), one or more urban renewal projects, code enforcement programs, neighborhood development programs, or model cities programs were being carried out by such unit of general local government pursuant to commitments for assistance entered into during such period under title I of the Housing Act of 1949 or title I of the Demonstration Cities and Metropolitan Development Act of 1966.

42 USC 1450.
42 USC 3301.

(2) In the fiscal years 1978, 1979, and 1980, in determining the hold-harmless amount of units of general local government qualifying under this subsection, the second sentence of subsection (g) (2) shall be applied as though such units were metropolitan cities or urban counties with basic grant amounts of zero.

(i) In excluding the population, poverty, and housing overcrowding data of units of general local government which receive a hold-harmless grant pursuant to subsection (h) from the computations described in subsections (b) (5), (d), and (f) of this section, the Secretary shall exclude only two-thirds of such data for the fiscal year 1978 and one-third of such data for the fiscal year 1979.

(j) Any unit of general local government eligible for a hold-harmless grant pursuant to subsection (h) may, not later than thirty days prior to the beginning of any program period, irrevocably waive its eligibility under such subsection. In the case of such a waiver the unit of general local government shall not be excluded from the computations described in subsections (b) (5), (d), and (f) of this section.

Waiver of eligibility.

(k) The Secretary may fix such qualification or submission dates as he determines are necessary to permit the computations and determinations required by this section to be made in a timely manner, and all such computations and determinations shall be final and conclusive.

(l) Not later than March 31, 1977, the Secretary shall make a report to the Congress setting forth such recommendations as he deems advisable, in furtherance of the purposes and policy of this title, for modifying or expanding the provisions of this section relating to the method of funding and the allocation of funds and the determination

Report to Congress.

of the basic grant entitlement, and for the application of such provisions in the further distribution of funds under this title. In making this report, the Secretary shall conduct a study to determine how funds authorized under this title can be distributed in accordance with community development needs, objectives, and capacities, measured to the maximum extent feasible by objective standards.

Study.

DISCRETIONARY FUND

42 USC 5307.

SEC. 107. (a) Of the total amount of authority to enter into contracts approved in appropriation Acts under section 103(a)(1) for each of the fiscal years 1975, 1976, and 1977, an amount equal to 2 per centum thereof shall be reserved and set aside in a special discretionary fund for use by the Secretary in making grants (in addition to any other grants which may be made under this title to the same entities or for the same purposes)—

(1) in behalf of new communities assisted under title VII of the Housing and Urban Development Act of 1970 or title IV of the Housing and Urban Development Act of 1968;

42 USC 4501 note.

42 USC 3901 note.

(2) to States and units of general local government which join in carrying out housing and community development programs that are areawide in scope;

(3) in Guam, the Virgin Islands, American Samoa, and the Trust Territory of the Pacific Islands;

(4) to States and units of general local government for the purpose of demonstrating innovative community development projects;

(5) to States and units of general local government for the purpose of meeting emergency community development needs caused by federally recognized disasters; and

(6) to States and units of general local government where the Secretary deems it necessary to correct inequities resulting from the allocation provisions of section 106.

(b) Not more than one-fourth of the total amount reserved and set aside in the special discretionary fund under subsection (a) for each year may be used for grants to meet emergency disaster needs under subsection (a)(5).

(c) Amounts reserved and set aside in the special discretionary fund under subsection (a) in any fiscal year but not used in such year shall remain available for use in accordance with subsections (a) and (b) in subsequent fiscal years.

GUARANTEE OF LOANS FOR ACQUISITION OF PROPERTY

42 USC 5308.

SEC. 108. (a) The Secretary is authorized, upon such terms and conditions as he may prescribe, to guarantee and make commitments to guarantee the notes or other obligations issued by units of general local government, or by public agencies designated by such units of general local government, for the purpose of financing the acquisition or assembly of real property (including such expenses related thereto as the Secretary may permit by regulation) to serve or be used in carrying out activities which are eligible for assistance under section 105 and are identified in the application under section 104, and with respect to which grants have been or are to be made under section 103, but no such guarantee shall be issued in behalf of any agency designed to benefit, in or by the flotation of any issue, a private individual or corporation.

(b) No guarantee or commitment to guarantee shall be made with

respect to any unit of general local government or public agency designated by any such unit of general local government unless—

(1) the Secretary, from sums approved in appropriation Acts and allocated for obligation to the unit of general local government pursuant to sections 106 and 107, shall have reserved and withheld, for the purpose of paying the guaranteed obligations (including interest), an amount which is at least equal to 110 per centum of the difference between the cost of acquiring the land and related expenses and the estimated proceeds to be derived from the sale or other disposition of the land, as determined or approved by the Secretary, which amount may subsequently be increased by the Secretary to the extent he determines such increase is necessary or appropriate because of any unanticipated, major reduction in such estimated disposition proceeds;

(2) the unit of general local government shall have given to the Secretary, in a form acceptable to him, a pledge of its full faith and credit, or a pledge of revenues approved by the Secretary, for the repayment of so much of any amount required to be paid by the United States pursuant to any guarantee under this section as is equal to the difference between the principal amount of the guaranteed obligations and interest thereon and the amount which is to be reserved and withheld under paragraph (1); and

(3) the unit of general local government has pledged to the repayment of any amounts which are required to be paid by the United States pursuant to its guarantee under this section, and which are not otherwise fully repaid when due pursuant to paragraph (1) and (2), the proceeds of any grants for which such unit of general local government may become eligible under this title.

(c) The full faith and credit of the United States is pledged to the payment of all guarantees made under this section. Any such guarantee made by the Secretary shall be conclusive evidence of the eligibility of the obligations for such guarantee with respect to principal and interest, and the validity of any such guarantee so made shall be incontestable in the hands of a holder of the guaranteed obligations.

(d) The Secretary may issue obligations to the Secretary of the Treasury in an amount outstanding at any one time sufficient to enable the Secretary to carry out his obligations under guarantees authorized by this section. The obligations issued under this subsection shall have such maturities and bear such rate or rates of interest as shall be determined by the Secretary of the Treasury. The Secretary of the Treasury is authorized and directed to purchase any obligations of the Secretary issued under this section, and for such purposes is authorized to use as a public debt transaction the proceeds from the sale of any securities issued under the Second Liberty Bond Act, as now or hereafter in force, and the purposes for which such securities may be issued under such Act are extended to include the purchases of the Secretary's obligations hereunder.

40 Stat. 288.
31 USC 774.

(e) Obligations guaranteed under this section may, at the option of the issuing unit of general local government or designated agency, be subject to Federal taxation as provided in subsection (g). In the event that taxable obligations are issued and guaranteed, the Secretary is authorized to make, and to contract to make, grants to or on behalf of the issuing unit of general local government or public agency to cover not to exceed 30 per centum of the net interest cost (including such servicing, underwriting, or other costs as may be specified in regulations of the Secretary) to the borrowing unit or agency of such obligations.

88 STAT. 649

(f) Section 3689 of the Revised Statutes, as amended (31 U.S.C. 711), is amended by adding at the end thereof a new paragraph as follows:

"(22) For payments required from time to time under contracts entered into pursuant to section 108 of the Housing and Community Development Act of 1974 for payment of interest costs on obligations guaranteed by the Secretary of Housing and Urban Development under that section."

Ante, p. 647.

42 USC 5308.

(g) With respect to any obligation issued by a unit of general local government or designated agency which such unit or agency has elected to issue as a taxable obligation pursuant to subsection (e) of this section, the interest paid on such obligation shall be included in gross income for the purpose of chapter 1 of the Internal Revenue Code of 1954.

68A Stat. 3.
26 USC 1 et seq.

NONDISCRIMINATION

42 USC 5309.

SEC. 109. (a) No person in the United States shall on the ground of race, color, national origin, or sex be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity funded in whole or in part with funds made available under this title.

(b) Whenever the Secretary determines that a State or unit of general local government which is a recipient of assistance under this title has failed to comply with subsection (a) or an applicable regulation, he shall notify the Governor of such State or the chief executive officer of such unit of local government of the noncompliance and shall request the Governor or the chief executive officer to secure compliance. If within a reasonable period of time, not to exceed sixty days, the Governor or the chief executive officer fails or refuses to secure compliance, the Secretary is authorized to (1) refer the matter to the Attorney General with a recommendation that an appropriate civil action be instituted; (2) exercise the powers and functions provided by title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d); (3) exercise the powers and functions provided for in section 111(a) of this Act; or (4) take such other action as may be provided by law.

(c) When a matter is referred to the Attorney General pursuant to subsection (b), or whenever he has reason to believe that a State government or unit of general local government is engaged in a pattern or practice in violation of the provisions of this section, the Attorney General may bring a civil action in any appropriate United States district court for such relief as may be appropriate, including injunctive relief.

LABOR STANDARDS

42 USC 5310.

SEC. 110. All laborers and mechanics employed by contractors or subcontractors in the performance of construction work financed in whole or in part with grants received under this title shall be paid wages at rates not less than those prevailing on similar construction in the locality as determined by the Secretary of Labor in accordance with the Davis-Bacon Act, as amended (40 U.S.C. 276a–276a–5): *Provided*, That this section shall apply to the rehabilitation of residential property only if such property is designed for residential use for eight or more families. The Secretary of Labor shall have, with respect to such labor standards, the authority and functions set forth in Reorganization Plan Numbered 14 of 1950 (15 F.R. 3176; 64 Stat. 1267) and section 2 of the Act of June 13, 1934, as amended (48 Stat. 948; 40 U.S.C. 276 (c)).

5 USC app.
40 USC 276c.

REMEDIES FOR NONCOMPLIANCE

SEC. 111. (a) If the Secretary finds after reasonable notice and opportunity for hearing that a recipient of assistance under this title has failed to comply substantially with any provision of this title, the Secretary, until he is satisfied that there is no longer any such failure to comply, shall— 42 USC 5311.

(1) terminate payments to the recipient under this title, or

(2) reduce payments to the recipient under this title by an amount equal to the amount of such payments which were not expended in accordance with this title, or

(3) limit the availability of payments under this title to programs, projects, or activities not affected by such failure to comply.

(b)(1) In lieu of, or in addition to, any action authorized by subsection (a), the Secretary may, if he has reason to believe that a recipient has failed to comply substantially with any provision of this title, refer the matter to the Attorney General of the United States with a recommendation that an appropriate civil action be instituted.

(2) Upon such a referral the Attorney General may bring a civil action in any United States district court having venue thereof for such relief as may be appropriate, including an action to recover the amount of the assistance furnished under this title which was not expended in accordance with it, or for mandatory or injunctive relief.

(c)(1) Any recipient which receives notice under subsection (a) of the termination, reduction, or limitation of payments under this title may, within sixty days after receiving such notice, file with the United States Court of Appeals for the circuit in which such State is located, or in the United States Court of Appeals for the District of Columbia, a petition for review of the Secretary's action. The petitioner shall forthwith transmit copies of the petition to the Secretary and the Attorney General of the United States, who shall represent the Secretary in the litigation. Petition for review.

(2) The Secretary shall file in the court record of the proceeding on which he based his action, as provided in section 2112 of title 28, United States Code. No objection to the action of the Secretary shall be considered by the court unless such objection has been urged before the Secretary. 72 Stat. 941, 80 Stat. 1323.

(3) The court shall have jurisdiction to affirm or modify the action of the Secretary or to set it aside in whole or in part. The findings of fact by the Secretary, if supported by substantial evidence on the record considered as a whole, shall be conclusive. The court may order additional evidence to be taken by the Secretary, and to be made part of the record. The Secretary may modify his findings of fact, or make new findings, by reason of the new evidence so taken and filed with the court, and he shall also file such modified or new findings, which findings with respect to questions of fact shall be conclusive if supported by substantial evidence on the record considered as a whole, and shall also file his recommendation, if any, for the modification or setting aside of his original action.

(4) Upon the filing of the record with the court, the jurisdiction of the court shall be exclusive and its judgment shall be final, except that such judgment shall be subject to review by the Supreme Court of the United States upon writ of certiorari or certification as provided in section 1254 of title 28, United States Code. 62 Stat. 928.

USE OF GRANTS TO SETTLE OUTSTANDING URBAN RENEWAL LOANS

SEC. 112. (a) The Secretary is authorized, notwithstanding any other provision of this title, to apply a portion of the grants, not to 42 USC 5312.

exceed 20 per centum thereof without the request of the recipient, made or to be made under section 103(a) in any fiscal year pursuant to an allocation under section 106 to any unit of general local government toward payment of the principal of, and accrued interest on, any temporary loan made in connection with urban renewal projects under title I of the Housing Act of 1949 being carried out within the jurisdiction of such unit of general local government if—

42 USC 1450.

(1) the Secretary determines, after consultation with the local public agency carrying out the project and the chief executive of such unit of general local government, that the project cannot be completed without additional capital grants, or

(2) the local public agency carrying out the project submits to the Secretary an appropriate request which is concurred in by the governing body of such unit of general local government.

In determining the amounts to be applied to the payment of temporary loans, the Secretary shall make an accounting for each project taking into consideration the costs incurred or to be incurred, the estimated proceeds upon any sale or disposition of property, and the capital grants approved for the project.

(b) Upon application by any local public agency carrying out an urban renewal project under title I of the Housing Act of 1949, which application is approved by the governing body of the unit of general local government in which the project is located, the Secretary may approve a financial settlement of such project if he finds that a surplus of capital grant funds after full repayment of temporary loan indebtedness will result and may authorize the unit of general local government to use such surplus funds, without deduction or offset, in accordance with the provisions of this title.

REPORTING REQUIREMENTS

Report to Congress.
42 USC 5313.

SEC. 113. (a) Not later than 180 days after the close of each fiscal year in which assistance under this title is furnished, the Secretary shall submit to the Congress a report which shall contain—

(1) a description of the progress made in accomplishing the objectives of this title; and

(2) a summary of the use of such funds as approved by the Secretary during the preceding fiscal year.

(b) The Secretary is authorized to require recipients of assistance under this title to submit to him such reports and other information as may be necessary in order for the Secretary to make the report required by subsection (a).

CONSULTATION

42 USC 5314.

SEC. 114. In carrying out the provisions of this title including the issuance of regulations, the Secretary shall consult with other Federal departments and agencies administering Federal grant-in-aid programs.

INTERSTATE AGREEMENTS

42 USC 5315.

SEC. 115. The consent of the Congress is hereby given to any two or more States to enter into agreements or compacts, not in conflict with any law of the United States, for cooperative effort and mutual assistance in support of community development planning and programs carried out under this title as they pertain to interstate areas and to localities within such States, and to establish such agencies, joint or otherwise, as they may deem desirable for making such agreements and compacts effective.

TRANSITION PROVISIONS

SEC. 116. (a) Except with respect to projects and programs for which funds have been previously committed, no new grants or loans shall be made after January 1, 1975, under (1) title I of the Demonstration Cities and Metropolitan Development Act of 1966, (2) title I of the Housing Act of 1949, (3) section 702 or section 703 of the Housing and Urban Development Act of 1965, (4) title II of the Housing Amendments of 1955, or (5) title VII of the Housing Act of 1961. 42 USC 5316. 42 USC 3301. 42 USC 1450. 42 USC 3102, 3103.

(b) To the extent that grants under title I of the Housing Act of 1949 or title I of the Demonstration Cities and Metropolitan Development Act of 1966 are payable from appropriations made for the fiscal year 1975, and are made with respect to a project or program being carried on in any unit of general local government which is eligible to receive a grant for such fiscal year under section 106 (a) or (h) of this Act, the amount of such grants made under title I of the Housing Act of 1949 or title I of the Demonstration Cities and Metropolitan Development Act of 1966 shall be deducted from the amount of grants which such unit of general local government is eligible to receive for the fiscal year 1975 under such section 106 (a) or (h). The deduction required by the preceding sentence shall be disregarded in determining the amount of grants made to any unit of general local government that may be applied, pursuant to section 112 of this Act, to payment of temporary loans in connection with urban renewal projects under title I of the Housing Act of 1949. The amount of any appropriations made for the fiscal year 1975 which is used for grants so as to be subject to the provisions of this subsection relating to deductions shall be deemed to have been appropriated for grants pursuant to section 103(a) of this Act for such fiscal year for purposes of calculations under sections 106 and 107 of this Act. 42 USC 1491, 1500.

(c) The first sentence of section 103(b) of the Housing Act of 1949 is amended by inserting before the period at the end thereof the following: ", and by such sums as may be necessary thereafter". 42 USC 1453.

(d)(1) Section 111(b) of the Demonstration Cities and Metropolitan Development Act of 1966 is amended by inserting immediately after the first sentence the following new sentence: "In addition, there are authorized to be appropriated for such purpose such sums as may be necessary for the fiscal year ending June 30, 1975." 42 USC 3311.

(2) Section 111(c) of such Act is amended by striking out "July 1, 1974" and inserting in lieu thereof "July 1, 1975". 87 Stat. 422.

(e)(1) Section 312(h) of the Housing Act of 1964 is amended (A) by striking out "after October 1, 1974" and inserting in lieu thereof "after the close of the one-year period beginning on the date of the enactment of the Housing and Community Development Act of 1974", and (B) by striking out "that date" and inserting in lieu thereof "the close of that period". 42 USC 1452b.

(2) Section 312(a)(1) of such Act is amended by inserting "or" at the end of subparagraph (C), and by adding after subparagraph (C) the following new subparagraph:

> "(D) the rehabilitation is a part of, or is necessary or appropriate to the execution of, an approved community development program under title I of the Housing and Community Development Act of 1974 or an approved urban homestead program under section 809 of such Act;". Post, p. 729.

(f) With respect to the program period beginning January 1, 1975, the Secretary may, without regard to the requirements of section 104, advance to any metropolitan city, urban county or other unit of general local government, out of the amount allocated to such entity pursuant to section 106 (a) or (h), an amount not to exceed 10 per centum of the

88 STAT. 653

amount so allocated which shall be available only for use (1) to continue projects or programs referred to in clauses (1) and (2) of subsection (a) of this section, or (2) to plan and prepare for the implementation of activities to be assisted under this title.

(g) In the case of funds available for any fiscal year, the Secretary shall not consider any application from a metropolitan city or urban county for a grant pursuant to section 106(a) or from a unit of general local government for a grant pursuant to section 106(h) unless such application is submitted on or prior to such date (in that fiscal year) as the Secretary shall establish as the final date for submission of applications for such grants in that year.

LIQUIDATION OF SUPERSEDED PROGRAMS

SEC. 117. (a) Section 3689 of the Revised Statutes, as amended (31 U.S.C. 711), is amended by adding after paragraph (22) (as added by section 108(f) of this Act) the following new paragraph:

"(23) For payments required from time to time under contracts entered into pursuant to section 103(b) of the Housing Act of 1949 with respect to projects or programs for which funds have been committed on or before December 31, 1974, and for which funds have not previously been appropriated."

42 USC 1453.

42 USC 5317.

(b) The Secretary is authorized to transfer the assets and liabilities of any program which is superseded or inactive by reason of this title to the revolving fund for liquidating programs established pursuant to title II of the Independent Offices Appropriation Act of 1965 (Public Law 81-428; 68 Stat. 272, 295).

EMPLOYMENT OPPORTUNITIES FOR LOWER INCOME PERSONS

42 USC 1701u.

SEC. 118. Section 3 of the Housing and Urban Development Act of 1968 is amended by inserting ", including community development block grants under title I of the Housing and Community Development Act of 1974," immediately after "direct financial assistance".

## TITLE II—ASSISTED HOUSING

AMENDMENT TO THE UNITED STATES HOUSING ACT OF 1937

42 USC 1430.

SEC. 201. (a) The United States Housing Act of 1937 is amended to read as follows:

"SHORT TITLE

42 USC 1437 note.

"SECTION 1. This Act may be cited as the 'United States Housing Act of 1937'.

"DECLARATION OF POLICY

42 USC 1437.

"SEC. 2. It is the policy of the United States to promote the general welfare of the Nation by employing its funds and credit, as provided in this Act, to assist the several States and their political subdivisions to remedy the unsafe and unsanitary housing conditions and the acute shortage of decent, safe, and sanitary dwellings for families of low income and, consistent with the objectives of this Act, to vest in local public housing agencies the maximum amount of responsibility in the administration of their housing programs. No person should be barred from serving on the board of directors or similar governing body of a local public housing agency because of his tenancy in a low-income housing project.

"DEFINITIONS

"SEC. 3. When used in this Act— 42 USC 1437a.

"(1) The term, 'low-income housing' means decent, safe, and sanitary dwellings within the financial reach of families of low income, and embraces all necessary appurtenances thereto. Except as otherwise provided in this section, income limits for occupancy and rents shall be fixed by the public housing agency and approved by the Secretary. The rental for any dwelling unit shall not exceed one-fourth of the family's income as defined by the Secretary. Notwithstanding the preceding sentence, the rental for any dwelling unit shall not be less than the higher of (A) 5 per centum of the gross income of the family occupying the dwelling unit, and (B) if the family is receiving payments for welfare assistance from a public agency and a part of such payments, adjusted in accordance with the family's actual housing costs, is specifically designated by such agency to meet the family's housing costs, the portion of such payments which is so designated. At least 20 per centum of the dwelling units in any project placed under annual contributions contracts in any fiscal year beginning after the effective date of this section shall be occupied by very low-income families. In defining the income of any family for the purpose of this Act, the Secretary shall consider income from all sources of each member of the family residing in the household, except that there shall be excluded—

"(A) the income of any family member (other than the head of the household or his spouse) who is under eighteen years of age or is a full-time student;

"(B) the first $300 of the income of a secondary wage earner who is the spouse of the head of the household;

"(C) an amount equal to $300 for each member of the family residing in the household (other than the head of the household or his spouse) who is under eighteen years of age or who is eighteen years of age or older and is disabled or handicapped or a full-time student;

"(D) nonrecurring income, as determined by the Secretary;

"(E) 5 per centum of the family's gross income (10 per centum in the case of elderly families);

"(F) such extraordinary medical or other expenses as the Secretary approves for exclusion; and

"(G) an amount equal to the sums received by the head of the household or his spouse from, or under the direction of, any public or private nonprofit child placing agency for the care and maintenance of one or more persons who are under eighteen years of age and were placed in the household by such agency.

"(2) The term 'low-income families' means families of low income who cannot afford to pay enough to cause private enterprise in their locality or metropolitan area to build an adequate supply of decent, safe, and sanitary dwellings for their use. The term 'very low-income families' means families whose incomes do not exceed 50 per centum of the median family income for the area, as determined by the Secretary with adjustments for smaller and larger families. The term 'families' includes families consisting of a single person in the case of (A) a person who is at least sixty-two years of age or is under a disability as defined in section 223 of the Social Security Act or in 42 USC 423.
section 102(5) of the Developmental Disabilities Services and Facilities Construction Amendments of 1970, or is handicapped, (B) a displaced person, and (C) the remaining member of a tenant family; and 42 USC 2691.
the term 'elderly families' means families whose heads (or their spouses), or whose sole members, are persons described in clause (A).

A person shall be considered handicapped if such person is determined, pursuant to regulations issued by the Secretary, to have an impairment which (i) is expected to be of long-continued and indefinite duration, (ii) substantially impedes his ability to live independently, and (iii) is of such a nature that such ability could be improved by more suitable housing conditions. The term 'displaced person' means a person displaced by governmental action, or a person whose dwelling has been extensively damaged or destroyed as a result of a disaster declared or otherwise formally recognized pursuant to Federal disaster relief laws. Notwithstanding the preceding provisions of this paragraph, the term 'elderly families' includes two or more elderly, disabled, or handicapped individuals living together, or one or more such individuals living with another person who is determined under regulations of the Secretary to be a person essential to their care or well being.

"(3) The term 'development' means any or all undertakings necessary for planning, land acquisition, demolition, construction, or equipment, in connection with a low-income housing project. The term 'development cost' comprises the cost incurred by a public housing agency in such undertakings and their necessary financing (including the payment of carrying charges), and in otherwise carrying out the development of such project. Construction activity in connection with a low-income housing project may be confined to the reconstruction, remodeling, or repair of existing buildings.

"(4) The term 'operation' means any or all undertakings appropriate for management, operation, services, maintenance, security (including the cost of security personnel), or financing in connection with a low-income housing project. The term also means the financing of tenant programs and services for families residing in low-income housing projects, particularly where there is maximum feasible participation of the tenants in the development and operation of such tenant programs and services. As used in this paragraph, the term 'tenant programs and services' includes the development and maintenance of tenant organizations which participate in the management of low-income housing projects; the training of tenants to manage and operate such projects and the utilization of their services in project management and operation; counseling on household management, housekeeping, budgeting, money management, child care, and similar matters; advice as to resources for job training and placement, education, welfare, health, and other community services; services which are directly related to meeting tenant needs and providing a wholesome living environment; and referral to appropriate agencies when necessary for the provision of such services. To the maximum extent available and appropriate, existing public and private agencies in the community shall be used for the provision of such services.

"(5) The term 'acquisition cost' means the amount prudently required to be expended by a public housing agency in acquiring a low-income housing project.

"(6) The term 'public housing agency' means any State, county, municipality, or other governmental entity or public body (or agency or instrumentality thereof) which is authorized to engage in or assist in the development or operation of low-income housing.

"(7) The term 'State' includes the several States, the District of Columbia, the Commonwealth of Puerto Rico, the territories and possessions of the United States, the Trust Territory of the Pacific Islands, and Indian tribes, bands, groups, and Nations, including Alaska Indians, Aleuts, and Eskimos, of the United States.

"(8) The term 'Secretary' means the Secretary of Housing and Urban Development.

"(9) The term 'low-income housing project' or 'project' means (A) any low-income housing developed, acquired, or assisted by a public housing agency under this Act, and (B) the improvement of any such housing.

"LOANS FOR LOW-INCOME HOUSING PROJECTS

"SEC. 4. (a) The Secretary may make loans or commitments to make loans to public housing agencies to help finance or refinance the development, acquisition, or operation of low-income housing projects by such agencies. Any contract for such loans and any amendment to a contract for such loans shall provide that such loans shall bear interest at a rate specified by the Secretary which shall not be less than a rate determined by the Secretary of the Treasury taking into consideration the current average market yield on outstanding marketable obligations of the United States with remaining periods to maturity comparable to the average maturities of such loans, plus one-eighth of 1 per centum. Such loans shall be secured in such manner and shall be repaid within such period not exceeding forty years, or not exceeding forty years from the date of the bonds evidencing the loan, as the Secretary may determine. The Secretary may require loans or commitments to make loans under this section to be pledged as security for obligations issued by a public housing agency in connection with a low-income housing project. 42 USC 1437b.

"(b) The Secretary may issue and have outstanding at any one time notes and other obligations for purchase by the Secretary of the Treasury in an amount which will not, unless authorized by the President, exceed $1,500,000,000. For the purpose of determining obligations incurred to make loans pursuant to this Act against any limitation otherwise applicable with respect to such loans, the Secretary shall estimate the maximum amount to be loaned at any one time pursuant to loan agreements then outstanding with public housing agencies. Such notes or other obligations shall be in such forms and denominations and shall be subject to such terms and conditions as may be prescribed by the Secretary with the approval of the Secretary of the Treasury. The notes or other obligations issued under this subsection shall have such maturities and bear such rate or rates of interest as shall be determined by the Secretary of the Treasury. The Secretary of the Treasury is authorized and directed to purchase any notes or other obligations of the Secretary issued hereunder and for such purpose is authorized to use as a public debt transaction the proceeds from the sale of any securities issued under the Second Liberty Bond Act, as amended, and the purposes for which securities may be issued under such Act, as amended, are extended to include any purchases of such obligations. The Secretary of the Treasury may at any time sell any of the notes or other obligations acquired by him under this section. All redemptions, purchases, and sales by the Secretary of the Treasury of such notes or other obligations shall be treated as public debt transactions of the United States. 31 USC 774.

"ANNUAL CONTRIBUTIONS FOR LOW-INCOME HOUSING PROJECTS

"SEC. 5. (a) The Secretary may make annual contributions to public housing agencies to assist in achieving and maintaining the low-income character of their projects. The Secretary shall embody the provisions for such annual contributions in a contract guaranteeing their payment. The contribution payable annually under this section shall in no case exceed a sum equal to the annual amount of principal and interest payable on obligations issued by the public housing agency to finance the development or acquisition cost of the low-income project involved. 42 USC 1437c.

The amount of annual contributions which would be established for a newly constructed project by a public housing agency designed to accommodate a number of families of a given size and kind may be established under this section for a project by such public housing agency which would provide housing for the comparable number, sizes, and kinds of families through the acquisition and rehabilitation, or use under lease, of structures which are suitable for low-income housing use and obtained in the local market. Annual contributions payable under this section shall be pledged, if the Secretary so requires, as security for obligations issued by a public housing agency to assist the development or acquisition of the project to which annual contributions relate and shall be paid over a period not to exceed forty years.

Regulations.

"(b) The Secretary may prescribe regulations fixing the maximum contributions available under different circumstances, giving consideration to cost, location, size, rent-paying ability of prospective tenants, or other factors bearing upon the amounts and periods of assistance needed to achieve and maintain low rentals. Such regulations may provide for rates of contribution based upon development, acquisition, or operation costs, number of dwelling units, number of persons housed, interest charges, or other appropriate factors.

Contract authority.

"(c) The Secretary is authorized to enter into contracts for annual contributions aggregating not more than $1,199,250,000 per annum, which limit shall be increased by $225,000,000 on July 1, 1971, by $150,000,000 on July 1, 1972, by $400,000,000 on July 1, 1973, and by $965,000,000 on July 1, 1974. Of the aggregate amount of contracts for annual contributions authorized to be entered into on or after July 1, 1974, the Secretary shall enter into contracts for annual contributions aggregating at least $150,000,000 per annum to assist in financing the development or acquisition cost of low-income housing projects to be owned by public housing agencies. Not more than 5d per centum of the dwelling units placed under contract pursuant to the preceding sentence may be constructed or substantially rehabilitated for ownership by public housing agencies under section 8 of this Act. In addition to the amount of contracts for annual contributions required to be entered into by the Secretary under the second sentence of this subsection, the Secretary shall enter into contracts for annual contributions, out of the aggregate amount of contracts for annual contributions authorized under this section to be entered into on or after July 1, 1974, aggregating at least $15,000,000 per annum, which amount shall be increased by not less than $15,000,000 per annum, on July 1, 1975, to assist in financing the development or acquisition cost of low-income housing for families who are members of any Indian tribe, band, pueblo, group, or community of Indians or Alaska Natives which is recognized by the Federal Government as eligible for service from the Bureau of Indian Affairs, or who are wards of any State government, except that none of the funds made available under this sentence shall be available for use under section 8. For the purpose of the preceding sentence, the annual contributions for a project shall, notwithstanding any other provision of this Act, be equal to the difference between the sum of the total debt service payment plus approved operating costs, and the rental payments that tenants are required to make under section 3(1) of this Act. The Secretary shall enter into only such new contracts for preliminary loans as are consistent with the number of dwelling units for which contracts for annual contributions may be entered into. The faith of the United States is solemnly pledged to the payment of all annual contributions contracted for pursuant to this section, and there are hereby authorized to be appropriated in each fiscal year, out of any money in the Treasury not otherwise appropriated, the amounts necessary to

provide for such payments. All payments of annual contributions pursuant to this section shall be made out of any funds available for purposes of this Act when such payments are due, except that funds obtained through the issuance of obligations pursuant to section 4(b) (including repayments or other realizations of the principal of loans made out of such funds) shall not be available for the payment of such annual contributions.

"(d) Any contract for loans or annual contributions, or both, entered into by the Secretary with a public housing agency, may cover one or more than one low-income housing project owned by such public housing agency; in the event the contract covers two or more projects, such projects may, for any of the purposes of this Act and of such contract (including, but not limited to, the determination of the amount of the loan, annual contributions, or payments in lieu of taxes, specified in such contract), be treated collectively as one project.

"(e) In recognition that there should be local determination of the need for low-income housing to meet needs not being adequately met by private enterprise—

"(1) the Secretary shall not make any contract with a public housing agency for preliminary loans (all of which shall be repaid out of any moneys which become available to such agency for the development of the projects involved) for surveys and planning in respect to any low-income housing projects (i) unless the governing body of the locality involved has by resolution approved the application of the public housing agency for such preliminary loan; and (ii) unless the public housing agency has demonstrated to the satisfaction of the Secretary that there is need for such low-income housing which is not being met by private enterprise; and

"(2) the Secretary shall not make any contract for loans (other than preliminary loans) or for annual contributions pursuant to this Act unless the governing body of the locality involved has entered into an agreement with the public housing agency providing for the local cooperation required by the Secretary pursuant to this Act.

"(f) Subject to the specific limitations or standards in this Act governing the terms of sales, rentals, leases, loans, contracts for annual contributions, or other agreements, the Secretary may, whenever he deems it necessary or desirable in the fulfillment of the purposes of this Act, consent to the modification, with respect to rate of interest, time of payment of any installment of principal or interest, security, amount of annual contribution, or any other term, of any contract or agreement of any kind to which the Secretary is a party. When the Secretary finds that it would promote economy or be in the financial interest of the Federal Government or is necessary to assure or maintain the low-income character of the project or projects involved, any contract heretofore or hereafter made for annual contributions, loans, or both, may be amended or superseded by a contract entered into by mutual agreement between the public housing agency and the Secretary. Contracts may not be amended or superseded in a manner which would impair the rights of the holders of any outstanding obligations of the public housing agency involved for which annual contributions have been pledged. Any rule of law contrary to this provision shall be deemed inapplicable.

"(g) In addition to the authority of the Secretary under subsection (a) to pledge annual contributions as security for obligations issued by a public housing agency, the Secretary is authorized to pledge annual contributions as a guarantee of payment by a public housing agency of all principal and interest on obligations issued by it to assist the

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development or acquisition of the project to which the annual contributions relate, except that no obligation shall be guaranteed under this subsection if the income thereon is exempt from Federal taxation.

"(h) Notwithstanding any other provision of law, a public housing agency may sell a low-income housing project to its low-income tenants, on such terms and conditions as the agency may determine, without affecting the Secretary's commitment to pay annual contributions with respect to that project, but such contributions shall not exceed the maximum contributions authorized under subsection (a) of this section.

"CONTRACT PROVISIONS AND REQUIREMENTS

42 USC 1437d.

"SEC. 6. (a) Secretary may include in any contract for loans, annual contributions, sale, lease, mortgage, or any other agreement or instrument made pursuant to this Act, such convenants, conditions, or provisions as he may deem necessary in order to insure the low-income character of the project involved. Any such contract may contain a condition requiring the maintenance of an open space or playground in connection with the housing project involved if deemed necessary by the Secretary for the safety or health of children. Any such contract shall require that, except in the case of housing predominantly for the elderly, high-rise elevator projects shall not be provided for families with children unless the Secretary makes a determination that there is no practical alternative.

"(b) Every contract made pursuant to this Act for loans (other than preliminary loans) or annual contributions shall provide that the cost of construction and equipment of the project (excluding land, demolition, and nondwelling facilities) on which the computation of any annual contributions under this Act may be based shall not exceed by more than 10 per centum the appropriate prototype cost for the area. The prototype costs shall be determined at least annually by the Secretary on the basis of his estimate of the construction costs of new dwelling units of various types and sizes in the area suitable for occupancy by persons assisted under this Act. In making his determination the Secretary shall take into account (1) the extra durability required for safety and security and economical maintenance of such housing, (2) the provision of amenities designed to guarantee a safe and healthy family life and neighborhood environment, (3) the application of good design as an essential component of such housing for safety and security as well as other purposes, (4) the maintenance of quality in architecture to reflect the standards of the neighborhood and community, (5) the need for maximizing the conservation of energy for heating, lighting, and other purposes, (6) the effectiveness of existing cost limits in the area, and (7) the advice and recommendations of local housing producers. The prototype costs for any area shall become effective upon the date of publication in the Federal Register.

"(c) Every contract for annual contributions shall provide that—

"(1) the Secretary may require the public housing agency to review and revise its maximum income limits if the Secretary determines that changed conditions in the locality make such revision necessary in achieving the purposes of this Act;

"(2) the public housing agency shall determine, and so certify to the Secretary, that each family in the project was admitted in accordance with duly adopted regulations and approved income limits; and the public housing agency shall review the incomes of families living in the project at intervals of two years (or at shorter intervals where the Secretary deems it desirable);

Ineligible applicants, notification; hearing opportunity.

"(3) the public housing agency shall promptly notify (i) any applicant determined to be ineligible for admission to the project of the basis for such determination and provide the applicant, upon request, within a reasonable time after the determination is made, with an opportunity for an informal hearing on such determination, and (ii) any applicant determined to be eligible for admission to the project of the approximate date of occupancy insofar as such date can be reasonably determined; and

"(4) the public housing agency shall comply with such procedures and requirements as the Secretary may prescribe to assure that sound management practices will be followed in the operation of the project, including requirements pertaining to—

"(A) the establishment of tenant selection criteria designed to assure that, within a reasonable period of time, the project will include families with a broad range of incomes and will avoid concentrations of low-income and deprived families with serious social problems, but this shall not permit maintenance of vacancies to await higher income tenants where lower income tenants are available;

"(B) the establishment of satisfactory procedures designed to assure the prompt payment and collection of rents and the prompt processing of evictions in the case of nonpayment of rent;

"(C) the establishment of effective tenant-management relationships designed to assure that satisfactory standards of tenant security and project maintenance are formulated and that the public housing agency (together with tenant councils where they exist) enforces those standards fully and effectively; and

"(D) the development by local housing authority managements of viable homeownership opportunity programs for low-income families capable of assuming the responsibilities of homeownership.

"(d) Every contract for annual contributions with respect to a low-income housing project shall provide that no annual contributions by the Secretary shall be made available for such project unless such project (exclusive of any portion thereof which is not assisted by annual contributions under this Act) is exempt from all real and personal property taxes levied or imposed by the State, city, county, or other political subdivision; and such contract shall require the public housing agency to make payments in lieu of taxes equal to 10 per centum of the sum of the annual shelter rents charged in such project, or such lesser amount as (i) is prescribed by State law, or (ii) is agreed to by the local governing body in its agreement for local cooperation with the public housing agency required under section 5(e)(2) of this Act, or (iii) is due to failure of a local public body or bodies other than the public housing agency to perform any obligation under such agreement. If any such project is not exempt from all real and personal property taxes levied or imposed by the State, city, county, or other political subdivision, such contract shall provide, in lieu of the requirement for tax exemption and payments in lieu of taxes, that no annual contributions by the Secretary shall be made available for such project unless and until the State, city, county, or other political subdivision in which such project is situated shall contribute, in the form of cash or tax remission, the amount by which the taxes paid with respect to the project exceed 10 per centum of the annual shelter rents charged in such project.

"(e) Every contract for annual contributions shall provide that whenever in any year the receipts of a public housing agency in connection with a low-income housing project exceed its expenditures (including debt service, operation, maintenance, establishment of reserves, and other costs and charges), an amount equal to such excess shall be applied, or set aside for application, to purposes which, in the determination of the Secretary, will effect a reduction in the amount of subsequent annual contributions.

"(f) Every contract for annual contributions shall provide that when the public housing agency and the Secretary mutually agree that a housing project is obsolete as to physical condition, or location, or other factors, making it unusable for housing purposes, a program of modifications or closeout shall be prepared. If it is mutually determined that such project can be returned to useful life, then the Secretary is authorized to utilize such annual contributions as are necessary to enable the local public housing agency to undertake an agreed-upon program of modifications. If it is mutually determined that no program of modifications is feasible or that such a program would not return the housing to a useful life, then the Secretary is authorized to prepare a closeout program, utilizing such annual contributions as are necessary to accommodate the outstanding indebtedness on the project, the cost of demolition (if the physical improvements are not to be sold), and the cost of relocating displaced families into satisfactory replacement housing. The net closeout cost to the Federal Government shall take into consideration any receipts from the sale of physical improvements, land, or other assets, pursuant to the provisions of the annual contributions contract.

"(g) Every contract for annual contributions (including contracts which amend or supersede contracts previously made) may provide that—

"(1) upon the occurrence of a substantial default in respect to the covenants or conditions to which the public housing agency is subject (as such substantial default shall be defined in such contract), the public housing agency shall be obligated at the option of the Secretary either to convey title in any case where, in the determination of the Secretary (which determination shall be final and conclusive), such conveyance of title is necesary to achieve the purposes of this Act, or to deliver to the Secretary possession of the project, as then constituted, to which such contract relates; and

"(2) the Secretary shall be obligated to reconvey or redeliver possession of the project, as constituted at the time of reconveyance or redelivery, to such public housing agency or to its successor (if such public housing agency or a successor exists) upon such terms as shall be prescribed in such contract, and as soon as practicable (i) after the Secretary is satisfied that all defaults with respect to the project have been cured, and that the project will, in order to fulfill the purposes of this Act, thereafter be operated in accordance with the terms of such contract; or (ii) after the termination of the obligation to make annual contributions available unless there are any obligations or covenants of the public housing agency to the Secretary which are then in default. Any prior conveyances and reconveyances or deliveries and redeliveries of possession shall not exhaust the right to require a conveyance or delivery of possession of the project to the Secretary pursuant to subparagraph (1) upon the subsequent occurrence of a substantial default.

Whenever such a contract for annual contributions includes provisions which the Secretary in such contract determines are in accordance with this subsection, and the portion of the annual contribution payable for debt service requirements pursuant to such contract has been pledged by the public housing agency as security for the payment of the principal and interest on any of its obligations, the Secretary (notwithstanding any other provisions of this Act) shall continue to make such annual contributions available for the project so long as any of such obligations remain outstanding, and may covenant in such contract that in any event such annual contributions shall in each year be at least equal to an amount which, together with such income or other funds as are actually available from the project for the purpose at the time such annual contribution is made, will suffice for the payment of all installments, falling due within the next succeeding twelve months, of principal and interest on the obligations for which the annual contributions provided for in the contract shall have been pledged as security. In no case shall such annual contributions be in excess of the maximum sum specified in the contract involved, nor for longer than the remainder of the maximum period fixed by the contract.

"CONGREGATE HOUSING

"SEC. 7. The Secretary shall encourage public housing agencies, in providing housing predominantly for displaced or elderly families, to design, develop, or otherwise acquire such housing to meet the special needs of the occupants and, wherever practicable, for use in whole or in part as congregate housing: *Provided*, That not more than 10 per centum of the total amount of contracts for annual contributions entered into any fiscal year pursuant to the new authority granted under section 202 of the Housing and Urban Development Act of 1970 or under any law subsequently enacted shall be entered into with respect to units in congregate housing. As used in this section the term 'congregate housing' means low-income housing (A) in which some or all of the dwelling units do not have kitchen facilities, and (B) connected with which there is a central dining facility to provide wholesome and economical meals for elderly and displaced families under terms and conditions prescribed by the public housing agency to permit a generally self-supporting operation. Expenditures incurred by a public agency in the operation of a central dining facility in connection with congregate housing (other than the cost of providing food and service) shall be considered one of the costs of operation of the project.

42 USC 1437e.

42 USC 1410.

"LOWER-INCOME HOUSING ASSISTANCE

"SEC. 8. (a) For the purpose of aiding lower-income families in obtaining a decent place to live and of promoting economically mixed housing, assistance payments may be made with respect to existing, newly constructed, and substantially rehabilitated housing in accordance with the provisions of this section.

42 USC 1437f.

"(b)(1) The Secretary is authorized to enter into annual contributions contracts with public housing agencies pursuant to which such agencies may enter into contracts to make assistance payments to owners of existing dwelling units in accordance with this section. In areas where no public housing agency has been organized or where the Secretary determines that a public housing agency is unable to implement the provisions of this section, the Secretary is authorized to enter into such contracts and to perform the other functions assigned to a public housing agency by this section.

"(2) To the extent of annual contributions authorizations under section 5(c) of this Act, the Secretary is authorized to make assistance payments pursuant to contracts with owners or prospective owners who agree to construct or substantially rehabilitate housing in which some or all of the units shall be available for occupancy by lower-income families in accordance with the provisions of this section. The Secretary may also enter into annual contributions contracts with public housing agencies pursuant to which such agencies may enter into contracts to make assistance payments to such owners or prospective owners.

Ante, p. 656.

Maximum monthly rent.

"(c)(1) An assistance contract entered into pursuant to this section shall establish the maximum monthly rent (including utilities and all maintenance and management charges) which the owner is entitled to receive for each dwelling unit with respect to which such assistance payments are to be made. The maximum monthly rent shall not exceed by more than 10 per centum the fair market rental established by the Secretary periodically but not less than annually for existing or newly constructed rental dwelling units of various sizes and types in the market area suitable for occupancy by persons assisted under this section, except that the maximum monthly rent may exceed the fair market rental by more than 10 but not more than 20 per centum where the Secretary determines that special circumstances warrant such higher maximum rent or that such higher rent is necessary to the implementation of a local housing assistance plan as defined in section 213(a)(5) of the Housing and Community Development Act of 1974. Proposed fair market rentals for an area shall be published in the Federal Register with reasonable time for public comment, and shall become effective upon the date of publication in final form in the Federal Register.

Limitation.

Post, p. 674.

Proposed fair market rentals, publication in Federal Register.

Adjustments.

"(2)(A) The assistance contract shall provide for adjustment annually or more frequently in the maximum monthly rents for units covered by the contract to reflect changes in the fair market rentals established in the housing area for similar types and sizes of dwelling units or, if the Secretary determines, on the basis of a reasonable formula.

"(B) The contract shall further provide for the Secretary to make additional adjustments in the maximum monthly rent for units under contract to the extent he determines such adjustments are necessary to reflect increases in the actual and necessary expenses of owning and maintaining the units which have resulted from substantial general increases in real property taxes, utility rates, or similar costs which are not adequately compensated for by the adjustment in the maximum monthly rent authorized by subparagraph (A).

"(C) Adjustments in the maximum rents as hereinbefore provided shall not result in material differences between the rents charged for assisted and comparable unassisted units, as determined by the Secretary.

"(3) The amount of the monthly assistance payment with respect to any dwelling unit, in the case of a large very low-income family, a very large lower income family, or a family with exceptional medical or other expenses, as determined by the Secretary, shall be the difference between 15 per centum of one-twelfth of the annual income of the family occupying the dwelling unit and the maximum monthly rent which the contract provides that the owner is to receive for the unit. In the case of other families, the Secretary shall establish the amount of the assistance payment as the difference between not less than 15 per centum nor more than 25 per centum of the family's income and the maximum rent, taking into consideration the income of the family, the

number of minor children in the household, and the extent of medical or other unusual expenses incurred by the family. Reviews of family income shall be made no less frequently than annually (except that such reviews may be made at intervals no longer than two years in the case of families who are elderly families).

"(4) The assistance contract shall provide that assistance payments may be made only with respect to a dwelling unit under lease for occupancy by a family determined to be a lower income family at the time it initially occupied such dwelling unit, except that such payments may be made with respect to unoccupied units for a period not exceeding sixty days (A) in the event that a family vacates a dwelling unit before the expiration date of the lease for occupancy or (B) where a good faith effort is being made to fill an unoccupied unit.

"(5) Assistance payments may be made with respect to up to 100 per centum of the dwelling units in any structure upon the application of the owner or prospective owner. Within the category of projects containing more than fifty units and designed for use primarily by nonelderly and nonhandicapped persons, the Secretary may give preference to applications for assistance involving not more than 20 per centum of the dwelling units in a project. In according any such preference, the Secretary shall compare applications received during distinct time periods not exceeding sixty days in duration.

"(6) The Secretary shall take such steps as may be necessary, including the making of contracts for assistance payments in amounts in excess of the amounts required at the time of the initial renting of dwelling units, the reservation of annual contributions authority for the purpose of amending housing assistance contracts, or the allocation of a portion of new authorizations for the purpose of amending housing assistance contracts, to assure that assistance payments are increased on a timely basis to cover increases in maximum monthly rents or decreases in family incomes.

"(7) At least 30 per centum of the families assisted under this section with annual allocations of contract authority shall be very low-income families at the time of the initial renting of dwelling units.

"(8) To the extent authorized in contracts entered into by the Secretary with a public housing agency, such agency may purchase any structure containing one or more dwelling units assisted under this section for the purpose of reselling the structure to the tenant or tenants occupying units aggregating in value at least 80 per centum of the structure's total value. Any such resale may be made on the terms and conditions prescribed under section 5(h) and subject to the limitation contained in such section.

"(d)(1) Contracts to make assistance payments entered into by a public housing agency with an owner of existing housing units shall provide (with respect to any unit) that—

"(A) the selection of tenants for such unit shall be the function of the owner, subject to the provisions of the annual contributions contract between the Secretary and the agency;

"(B) the agency shall have the sole right to give notice to vacate, with the owner having the right to make representation to the agency for termination of tenancy;

"(C) maintenance and replacement (including redecoration) shall be in accordance with the standard practice for the building concerned as established by the owner and agreed to by the agency; and

"(D) the agency and the owner shall carry out such other appropriate terms and conditions as may be mutually agreed to by them.

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"(2) Each contract for an existing structure entered into under this section shall be for a term of not less than one month nor more than one hundred and eighty months.

Restriction.

"(e)(1) The Secretary shall not contract to make assistance payments with respect to a newly constructed or substantially rehabilitated dwelling unit for a term of less than one month or more than two hundred and forty months. In the case of a project owned by, or financed by a loan or loan guarantee from, a State or local agency, the term may not exceed four hundred and eighty months.

"(2) The contract between the Secretary and the owner with respect to newly constructed or substantially rehabilitated dwelling units, shall provide that all ownership, management, and maintenance responsibilities, including the selection of tenants and the termination of tenancy, shall be assumed by the owner (or any entity, including a public housing agency, approved by the Secretary, with which the owner may contract for the performance of such responsibilities).

"(3) The construction or substantial rehabilitation of dwelling units to be assisted under this section shall be eligible for financing with mortgages insured under the National Housing Act. Assistance with respect to such dwelling units shall not be withheld or made subject to preferences by reason of the availability of mortgage insurance pursuant to section 244 of such Act or by reason of the tax-exempt status of the bonds or other obligations to be used to finance such construction or rehabilitation.

12 USC 1701 note.

Post, p. 679.

"(4) Nothing in this Act shall be deemed to prohibit an owner from pledging, or offering as security for any loan or obligation, a contract for assistance payments entered into pursuant to this section: *Provided*, That such security is in connection with a project constructed or rehabilitated pursuant to authority granted in this section, and the terms of the financing or any refinancing have been approved by the Secretary.

Definitions.

"(f) As used in this section—

"(1) the term 'lower income families' means those families whose incomes do not exceed 80 per centum of the median income for the area, as determined by the Secretary with adjustments for smaller and larger families, except that the Secretary may establish income ceilings higher or lower than 80 per centum of the median for the area on the basis of his findings that such variations are necessary because of prevailing levels of construction costs, unusually high or low family incomes, or other factors;

"(2) the term 'very low-income families' means those families whose incomes do not exceed 50 per centum of the median income for the area, as determined by the Secretary with adjustments for smaller and larger families;

"(3) the term 'income' means income from all sources of each member of the household, as determined in accordance with criteria prescribed by the Secretary;

"(4) the term 'owner' means any private person or entity, including a cooperative, or a public housing agency, having the legal right to lease or sublease newly constructed or substantially rehabilitated dwelling units as described in this section; and

"(5) the terms 'rent' or 'rental' mean, with respect to members of a cooperative, the charges under the occupancy agreements between such members and the cooperative.

"(g) Notwithstanding any other provision of this Act, assistance payments under this section may be provided, in accordance with regulations prescribed by the Secretary, with respect to some or all of the units in any project approved pursuant to section 202 of the Housing Act of 1959.

12 USC 1701q.

"(h) The provisions of sections 3(1), 5(e), and 6, and any other provisions of this Act, which are inconsistent with the provisions of this section shall not apply to contracts for assistance entered into under this section.

Ante, pp. 654, 656, 659.

"ANNUAL CONTRIBUTIONS FOR OPERATION OF LOW-INCOME HOUSING PROJECTS

"SEC. 9. (a) In addition to the contributions authorized to be made for the purposes specified in section 5 of this Act, the Secretary may make annual contributions to public housing agencies for the operation of low-income housing projects. The contributions payable annually under this section shall not exceed the amounts which the Secretary determines are required (1) to assure the low-income character of the projects involved, and (2) to achieve and maintain adequate operating services and reserve funds. The Secretary shall embody the provisions for such annual contributions in a contract guaranteeing their payment subject to the availability of funds. For purposes of making payments under this section, the Secretary shall establish standards for costs of operation and reasonable projections of income, taking into account the character and location of the project and characteristics of the families served, or the costs of providing comparable services as determined in accordance with criteria or a formula representing the operations of a prototype well-managed project.

42 USC 1437g.

"(b) The aggregate rentals required to be paid in any year by families residing in the dwelling units administered by a public housing agency receiving annual contributions under this section shall not be less than an amount equal to one-fifth of the sum of the incomes of all such families.

"(c) Of the aggregate amount of contracts for annual contributions authorized in section 5(c) of this Act to be entered into on or after July 1, 1974, the Secretary is authorized to enter into contracts for annual contributions under this section aggregating not more than $500,000,000 per annum, which amount shall be increased by $60,000,000 on July 1, 1975.

"GENERAL PROVISIONS

"SEC. 10. (a) In the performance of, and with respect to, the functions, powers, and duties vested in him by this Act, the Secretary, notwithstanding the provisions of any other law, shall—

42 USC 1437h.

"(1) prepare annually and submit a budget program as provided for wholly owned Government corporations by the Government Corporation Control Act, as amended; and

31 USC 841 note.

"(2) maintain an integral set of accounts which shall be audited annually by the General Accounting Office in accordance with the principles and procedures applicable to commercial transactions as provided by the Government Corporation Control Act, as amended, and no other audit shall be required.

"(b) All receipts and assets of the Secretary under this Act shall be available for the purposes of this Act until expended.

"(c) The Federal Reserve banks are authorized and directed to act as depositories, custodians, and fiscal agents for the Secretary in the general exercise of his powers under this Act, and the Secretary may reimburse any such bank for its services in such manner as may be agreed upon.

"FINANCING LOW-INCOME HOUSING PROJECTS

42 USC 1437i.

"SEC. 11. (a) Obligations issued by a public housing agency in connection with low-income housing projects which (1) are secured (A) by a pledge of a loan under any agreement between such public housing agency and the Secretary, or (B) by a pledge of annual contributions under an annual contributions contract between such public housing agency and the Secretary, or (C) by a pledge of both annual contributions under an annual contributions contract and a loan under an agreement between such public housing agency and the Secretary, and (2) bear, or are accompanied by, a certificate of the Secretary that such obligations are so secured, shall be incontestable in the hands of a bearer and the full faith and credit of the United States is pledged to the payment of all amounts agreed to be paid by the Secretary as security for such obligations.

Tax exemption.

"(b) Except as provided in section 5(g), obligations, including interest thereon, issued by public housing agencies in connection with low-income housing projects shall be exempt from all taxation now or hereafter imposed by the United States whether paid by such agencies or by the Secretary. The income derived by such agencies from such projects shall be exempt from all taxation now or hereafter imposed by the United States.

"LABOR STANDARDS

42 USC 1437j.

"SEC. 12. Any contract for loans, annual contributions, sale, or lease pursuant to this Act shall contain a provision requiring that not less than the wages prevailing in the locality, as determined or adopted (subsequent to a determination under applicable State or local law) by the Secretary, shall be paid to all architects, technical engineers, draftsmen, and technicians employed in the development, and all maintenance laborers and mechanics employed in the operation, of the low-income housing project involved; and shall also contain a provision that not less than the wages prevailing in the locality, as predetermined by the Secretary of Labor pursuant to the Davis-Bacon Act (49 Stat. 1011), shall be paid to all laborers and mechanics employed in the development of the project involved (including a project with nine or more units assisted under section 8 of this Act, where the public housing agency or the Secretary and the builder or sponsor enter into an agreement for such use before construction or rehabilitation is commenced), and the Secretary shall require certification as to compliance with the provisions of this section prior to making any payment under such contract."

40 USC 276a note.

Effective date.
42 USC 1437 note.
Infra, p. 684.

(b) The provisions of subsection (a) of this section shall be effective on such date or dates as the Secretary of Housing and Urban Development shall prescribe, but not later than eighteen months after the date of the enactment of this Act; except that (1) all of the provisions of section 3(1) of the United States Housing Act of 1937, as amended by subsection (a) of this section, shall become effective on the same date, (2) all of the provisions of sections 5 and 9(c) of such Act as so amended shall become effective on the same date, and (3) section 8 of such Act as so amended shall be effective not later than January 1, 1975.

APPLICABILITY OF RENTAL REQUIREMENTS

42 USC 1437a note.

SEC. 202. To the extent that section 3(1) of the United States Housing Act of 1937, as amended by section 201(a) of this Act, would require the establishment of an increased monthly rental charge for any family which occupies a low-income housing unit as of the effec-

tive date of such section 3(1) (other than by reason of the provisions relating to welfare assistance payments), the required adjustment shall be made, in accordance with regulations of the Secretary, as follows: (A) the first adjustment shall not exceed $5 and shall become effective as of the month following the month of the first review of the family's income pursuant to section 6(c)(2) of such Act which occurs at least six months after the effective date of such section 3(1), and (B) subsequent adjustments, each of which shall not exceed $5, shall be made at six-month intervals over whatever period is necessary to effect the full required increase in the family's rental charge.

EXEMPTIONS OF CERTAIN PROJECTS FROM RENTAL FORMULA

SEC. 203. The rental or income contribution provisions of the United States Housing Act of 1937, as amended by section 201 of this Act, shall not preclude the use of special schedules of required payments as approved by the Secretary for participants in mutual help housing projects who contribute labor, land, or materials to the development of such projects.

42 USC 1437f note.
Ante, p. 653.

REPEAL OF SPECIFICATION REQUIREMENTS IN CONSTRUCTION CONTRACTS

SEC. 204. Section 815 of the Housing Act of 1954 is repealed.

Repeal.
42 USC 1411a, 1455a.

RETROACTIVE EFFECT OF REPEAL OF SECTION 10(j)

SEC. 205. Section 206(c) of the Housing Act of 1961 (Public Law 87-70, approved June 30, 1961, 75 Stat. 165) is amended by adding at the end thereof the following sentence: "The Secretary of Housing and Urban Development is authorized to agree with a public housing agency to the amendment of any annual contributions contract containing the provision prescribed in section 10(j) of the United States Housing Act of 1937 (as in effect prior to the enactment of the Housing and Community Development Act of 1974), so as to delete such provision and waive any rights of the United States that are accrued or may accrue under such provision."

42 USC 1410 note.
42 USC 1410.

AMENDMENT TO NATIONAL BANK ACT

SEC. 206. The sixth sentence of paragraph "Seventh" of section 5136 of the Revised Statutes, as amended (12 U.S.C. 24), is amended—

(1) by striking out "1421a(b) of title 42" wherever it appears and inserting in lieu thereof "6(g) of the United States Housing Act of 1937";

Ante, p. 659.

(2) by striking out "either" before clause (1);

(3) by striking out "(which obligations shall have a maturity of not more than eighteen months)" in clause (1);

(4) by striking out "or" before clause (2); and

(5) by inserting before the colon before the first proviso the following: ", or (3) by a pledge of both annual contributions under an annual contributions contract containing the covenant by the Secretary which is authorized by section 6(g) of the United States Housing Act of 1937, and a loan under an agreement between the local public housing agency and the Secretary in which the public housing agency agrees to borrow from the Secretary, and the Secretary agrees to lend to the public housing agency, prior to the maturity of the obligations involved, moneys in an amount which (together with any other moneys irrevocably committed under the annual contributions contract to the payment of principal and interest on such obligations) will suffice to pro-

vide for the payment when due of all installments of principal and interest on such obligations, which moneys under the terms of the agreement are required to be used for the purpose of paying the principal and interest on such obligations at their maturity".

AMENDMENTS TO LANHAM ACT

SEC. 207. (a) Section 606 of the Act of October 14, 1940, as amended (42 U.S.C. 1586), is amended by striking out that part of the first sentence in subsection (b) which follows the parenthetical phrase and inserting in lieu thereof a period, and by striking out all of the second sentence.

(b) Section 606(c)(1) of such Act is amended by inserting before the semicolon at the end thereof the following: ", or, with the Secretary's approval, used to finance the repair or rehabilitation of a project or part thereof conveyed to the public housing agency under this section".

LEASED HOUSING

42 USC 1421b note.

SEC. 208. Nothing in this title or any other provision of law authorizes the Secretary of Housing and Urban Development to apply any policy or procedure established by him with respect to the rights of an owner under a lease entered into under section 23 of the United States Housing Act of 1937 if such lease was entered into prior to the effective date of such policy or procedure.

42 USC 1421b.

LOW-INCOME HOUSING FOR THE ELDERLY OR HANDICAPPED

42 USC 1438.

SEC. 209. The Secretary shall consult with the Secretary of Health, Education, and Welfare to insure that special projects for the elderly or the handicapped authorized pursuant to United States Housing Act of 1937 shall meet acceptable standards of design and shall provide quality services and management consistent with the needs of the occupants. Such projects shall be specifically designed and equipped with such "related facilities" (as defined in section 202(d)(8) of the Housing Act of 1959) as may be necessary to accommodate the special environmental needs of the intended occupants and shall be in support of and supported by the applicable State plans for comprehensive services pursuant to section 134 of the Mental Retardation Facilities and Community Mental Health Center Construction Act of 1963 or State and area plans pursuant to title III of the Older Americans Act of 1965.

Ante, p. 653.

Post, p. 671.

42 USC 2674.

42 USC 3021.

REVISION OF SECTION 202 PROGRAM FOR ELDERLY AND HANDICAPPED

12 USC 1701q.

SEC. 210. (a) Section 202(a)(3) of the Housing Act of 1959 is amended by striking out all that follows "and shall bear interest at a rate" and inserting in lieu thereof "which is not more than a rate determined by the Secretary of the Treasury taking into consideration the current average market yield on outstanding marketable obligations of the United States with remaining periods to maturity comparable to the average maturities of such loans, adjusted to the nearest one-eighth of 1 per centum, plus an allowance adequate in the judgment of the Secretary to cover administrative costs and probable losses under the program."

(b) Section 202(d)(4) of such Act is amended—

(1) by striking out "a physical" in the second sentence and inserting in lieu thereof "an"; and

(2) by inserting after the second sentence the following new sentence: "A person shall also be considered handicapped if such person is a developmentally disabled individual as defined in section 102(5) of the Developmental Disabilities Services and Facilities Construction Amendments of 1970."

(c) Section 202 of such Act is further amended by adding at the end thereof the following new subsection: 12 USC 1701q.

"(f) In carrying out the provisions of this section, the Secretary shall seek to assure, pursuant to applicable regulations, that housing and related facilities assisted under this section will be in appropriate support of, and supported by, applicable State and local plans which respond to Federal program requirements by providing an assured range of necessary services for individuals occupying such housing (which services may include, among others, health, continuing education, welfare, informational, recreational, homemaker, counseling, and referral services, transportation where necessary to facilitate access to social services, and services designed to encourage and assist recipients to use the services and facilities available to them), including plans approved by the Secretary of Health, Education, and Welfare pursuant to section 134 of the Mental Retardation Facilities and Community Mental Health Center Construction Act of 1963 or pursuant to title III of the Older Americans Act of 1965." 42 USC 2674. 42 USC 3021.

(d) Section 202(a)(4) of such Act is amended—

(1) by inserting "(A)" immediately after "(4)";

(2) by inserting ", and the proceeds from notes or other obligations issued under subparagraph (B)," after "Amounts so appropriated"; and

(3) by adding at the end thereof the following new subparagraphs:

"(B)(i) To carry out the purposes of this section, the Secretary is authorized to issue to the Secretary of the Treasury notes or other obligations in an aggregate amount not to exceed $800,000,000, in such forms and denominations, bearing such maturities, and subject to such terms and conditions as may be prescribed by the Secretary of the Treasury. Such notes or other obligations shall bear interest at a rate determined by the Secretary of the Treasury, taking into consideration the current average market yield on outstanding marketable obligations of the United States of comparable maturities during the month preceding the issuance of the notes or other obligations. The Secretary of the Treasury is authorized and directed to purchase any notes and other obligations issued hereunder and for that purpose he is authorized to use as a public debt transaction the proceeds from the sale of any securities issued under the Second Liberty Bond Act; and the purposes for which securities may be issued under that Act are extended to include any purchase of such notes and obligations. The Secretary of the Treasury may at any time sell any of the notes or other obligations acquired by him under this section. All redemptions, purchases, and sales by the Secretary of the Treasury of such notes or other obligations shall be treated as public debt transactions of the United States. Interest rate. 40 Stat. 288. 31 USC 774.

"(ii) The receipts and disbursements of the fund shall not be included in the total of the Budget of the United States Government and shall be exempt from any limitation on annual expenditure or net lending.

"(C) Amounts in the fund shall be available to the Secretary for the purpose of making loans under this section and for paying interest on obligations issued under subparagraph (B). The aggregate loans made under this section in any fiscal year shall not exceed the

limits on such lending authority established for such year in appropriation Acts."

12 USC 1701q. (e) Section 202(a) of such Act is amended by adding at the end thereof the following new paragraph:

"(5) To the maximum extent practicable, the Secretary shall use the services and facilities of the private mortgage industry in servicing mortgage loans made under this section."

(f) Section 202(d)(8) of such Act is amended by inserting immediately after "families" the following: "residing in the project or in the area".

12 USC 1701q note. (g)(1) In determining the feasibility and marketability of a project under section 202 of the Housing Act of 1959, the Secretary shall consider the availability of monthly assistance payments pursuant to section 8 of the United States Housing Act of 1937 with respect to such a project.

(2) The Secretary shall insure that with the original approval of a project authorized pursuant to section 202 of the Housing Act of 1959, and thereafter at each annual revision of the assistance contract under section 8 of the United States Housing Act of 1937 with respect to units in such project, the project will serve both low- and moderate-income families in a mix which he determines to be appropriate for the area and for viable operation of the project; except that the Secretary shall not permit maintenance of vacancies to await tenants of one income level where tenants of another income level are available.

SINGLE-FAMILY MORTGAGE ASSISTANCE

12 USC 1715z. SEC. 211. (a) Section 235 of the National Housing Act is amended—

(1) by striking out "and by $200,000,000 on July 1, 1971" in subsection (h)(1) and inserting in lieu thereof "by $200,000,000 on July 1, 1971, and by such sums as may be approved in appropriation Acts after June 30, 1974, and prior to July 1, 1976";

(2) by adding at the end of subsection (h)(1) the following: "Upon the expiration of one year following the date of enactment of the Housing and Community Development Act of 1974, the Secretary shall not enter into new contracts for assistance payments under this section utilizing authority approved in appropriation Acts prior to July 1, 1974.";

(3) by striking out paragraph (2) of subsection (h) and inserting in lieu thereof the following:

"(2) Assistance payments under this section may be made only with respect to a family whose income at the time of initial occupancy does not exceed 80 per centum of the median income for the area, as determined by the Secretary with adjustments for smaller and larger families, except that the Secretary may establish income ceilings higher or lower than 80 per centum of the median for the area on the basis of his findings that such variations are necessary because of prevailing levels of construction costs, unusually high or low median family incomes, or other factors.";

(4) by striking out "prior to July 1, 1972" in subsection (h)(3)(B) and inserting in lieu thereof "on or after July 1, 1969";

(5) by inserting after "mortgage" in the first sentence of subsection (i)(1) the following: "(including advances with respect to property construction or rehabilitation pursuant to a self-help program)";

(6) by striking out paragraph (3)(C) of subsection (i) and inserting in lieu thereof the following:

"(C) be executed by a mortgagor who shall have paid in cash or its equivalent, on account of the property, at least an

amount equal to 3 per centum of the Secretary's estimate of the cost of acquisition."; and

(7) by striking out "October 1, 1974" in subsection (m) and inserting in lieu thereof "June 30, 1976".

(b) Section 235(a) of such Act is amended by inserting after "this section" at the end of the second sentence the following: "or which mortgages are assisted under a State or local program providing assistance through loans, loan insurance or tax abatement". 12 USC 1715z.

(c)(1) The last proviso in section 235(b)(2) of such Act is amended by striking out "$18,000", "$21,000", "$21,000", and "$24,000" and inserting in lieu thereof "$21,600", "$25,200", "$25,200", and "$28,800", respectively.

(2) Section 235(i)(3)(B) of such Act is amended by striking out "$18,000", "$21,000", "$21,000", and "$24,000" and inserting in lieu thereof "21,600", "$25,200", "$25,200", and "$28,800", respectively.

MULTIFAMILY MORTGAGE ASSISTANCE

SEC. 212. Section 236 of the National Housing Act is amended— 12 USC 1715z-1.

(1) by inserting "(1)" after "(f)" at the beginning of subsection (f), and by redesignating clauses (1) and (2) of such subsection as clauses (A) and (B), respectively;

(2) by adding at the end of subsection (f)(1) the following: "With respect to those projects which the Secretary determines have separate utility metering for some or all dwelling units, the Secretary is authorized—

"(i) to permit the basic rental charge and the fair market rental charge to be determined on the basis of operating the project without the payment of the cost of utility services used by such dwelling units; and

"(ii) to permit the charging of a rental for such dwelling units at such an amount less than 25 per centum of a tenant's income as the Secretary determines represents a proportionate decrease for the utility charges to be paid by such tenant, but in no case shall such rental be lower than 20 per centum of a tenant's income.

"(2) With respect to 20 per centum of the dwelling units in any project made subject to a contract under this section after the date of enactment of the Housing and Community Development Act of 1974, the Secretary shall make, and contract to make, additional assistance payments to the project owner on behalf of tenants whose incomes are too low for them to afford the basic rentals with 25 per centum of their income or such lower per centum as may be established pursuant to the provisions of clause (ii) of the last sentence of paragraph (1). The additional assistance payments authorized by this paragraph with respect to any dwelling unit shall be the amount required to reduce the rental payment by the tenant to 25 per centum of the tenant's income or such lower per centum as may be established pursuant to the provisions of clause (ii) of the last sentence of paragraph (1). In no case shall such rental payment be reduced below an amount equal to utility costs attributable to the unit occupied by the tenant, unless the Secretary determines that the application of this requirement in any area would result in undue hardship because of unusually high utility costs prevailing seasonally or otherwise in such area. Notwithstanding the foregoing provisions of this paragraph, the Secretary may—

"(A) reduce such 20 per centum requirement in the case of any project, if he determines that such action is necessary to assure the economic viability of the project; or

"(B) increase such 20 per centum requirement in the case of any project if he determines that such action is necessary and feasible

in order to assure, insofar as is practicable, that there is in the project a reasonable range in the income levels of tenants, or that such action is to be taken to meet the housing needs of elderly or handicapped families.

"(3) For each project there shall be established an initial operating expense level, which shall be the sum of the cost of utilities and local property taxes payable by the project owner at the time the Secretary determines the property to be fully occupied, taking into account anticipated and customary vacancy rates. At any time subsequent to the establishment of an initial operating expense level, the Secretary is authorized to make, and contract to make, additional assistance payments to the project owner in an amount up to the amount by which the sum of the cost of utilities and local property taxes exceeds the initial operating expense level, but not to exceed the amount required to maintain the basic rentals of any units at levels not in excess of 30 per centum, or such lower per centum not less than 25 per centum as shall reflect the reduction permitted in clause (ii) of the last sentence of paragraph (1), of the income of tenants occupying such units. Any contract to make additional assistance payments may be amended periodically to provide for appropriate adjustments in the amount of the assistance payments. Additional assistance payments shall be made pursuant to this paragraph only if the Secretary finds that the increase in the cost of utilities or local property taxes, is reasonable and is comparable to cost increases affecting other rental projects in the community.";

84 Stat. 1774.
12 USC 1715z-1.

(3) by striking out subsection (g) and inserting in lieu thereof the following:

"(g) The project owner shall, as required by the Secretary, accumulate, safeguard, and periodically pay to the Secretary all rental charges collected in excess of the basic rental charges. Such excess charges shall be credited to a reserve fund to be used by the Secretary to make additional assistance payments as provided in paragraph (3) of subsection (f). During any period that the Secretary determines that the balance in the reserve fund is adequate to meet the estimated additional assistance payments, such excess charges shall be credited to the appropriation authorized by subsection (i) and shall be available until the end of the next fiscal year for the purpose of making assistance payments with respect to rental housing projects receiving assistance under this section. For the purpose of this subsection and paragraph (3) of subsection (f), the initial operating expense level for any project assisted under a contract entered into prior to the date of enactment of the Housing and Community Development Act of 1974 shall be established by the Secretary not later than 180 days after the date of enactment of such Act.";

(4) by striking out "and by $200,000,000 on July 1, 1971" in subsection (i)(1) and inserting in lieu thereof "by $200,000,000 on July 1, 1971, and by $75,000,000 on July 1, 1974";

(5) by striking out paragraphs (2) and (3) of subsection (i) and inserting in lieu thereof the following:

"(2) Contracts for assistance payments under this section may be entered into only with respect to tenants whose incomes do not exceed 80 per centum of the median family income for the area, as determined by the Secretary with adjustments for smaller and larger families, except that the Secretary may establish income ceilings higher or lower than 80 per centum of the median for the area on the basis of his findings that such variations are necessary because of prevailing levels of construction costs, unusually high or low family incomes, or other factors.

"(3) Not less than 10 per centum of the total amount of contracts for assistance payments authorized by appropriation Acts to be made after June 30, 1974, shall be available for use only with respect to dwellings, or dwelling units in projects, which are approved by the Secretary prior to rehabilitation.

"(4) At least 20 per centum of the total amount of contracts for assistance payments authorized in appropriation Acts to be made after June 30, 1974, shall be available for use only with respect to projects which are planned in whole or in part for occupancy by elderly or handicapped families. As used in this paragraph, the term 'elderly families' means families which consist of two or more persons the head of which (or his spouse) is sixty-two years of age or over or is handicapped. Such term also means a single person who is sixty-two years of age or over or is handicapped. A person shall be considered handicapped if such person is determined, pursuant to regulations issued by the Secretary, to have an impairment which (A) is expected to be of long-continued and indefinite duration, (B) substantially impedes his ability to live independently, and (C) is of such a nature that such ability could be improved by more suitable housing conditions.";

(6) by striking out "October 1, 1974" in subsection (n) and inserting in lieu thereof "June 30, 1976"; and 12 USC 1715z-1.

(7) by adding at the end thereof the following:

"(p) The Secretary is authorized to enter into contracts with State or local agencies approved by him to provide for the monitoring and supervision by such agencies of the management by private sponsors of projects assisted under this section. Such contracts shall require that such agencies promptly report to the Secretary any deficiencies in the management of such projects in order to enable the Secretary to take corrective action at the earliest practicable time."

LOCAL HOUSING ASSISTANCE PLANS; ALLOCATION OF HOUSING FUNDS

SEC. 213. (a)(1) The Secretary of Housing and Urban Development, upon receiving an application for housing assistance under the United States Housing Act of 1937, section 235 or 236 of the National Housing Act, section 101 of the Housing and Urban Development Act of 1965, or section 202 of the Housing Act of 1959, if the unit of general local government in which the proposed assistance is to be provided has an approved housing assistance plan, shall— 42 USC 1439. Ante, p. 653. 12 USC 1715z. 1715z-1. 12 USC 1701s. 12 USC 1701q.

(A) not later than ten days after receipt of the application, notify the chief executive officer of such unit of general local government that such application is under consideration; and

(B) afford such unit of general local government the opportunity, during the thirty-day period beginning on the date of such notification, to object to the approval of the application on the grounds that the application is inconsistent with its housing assistance plan.

(2) If the unit of general local government objects to the application on the grounds that it is inconsistent with its housing assistance plan, the Secretary may not approve the application unless he determines that the application is consistent with such housing assistance plan. If the Secretary determines, that such application is consistent with the housing assistance plan, he shall notify the chief executive officer of the unit of general local government of his determination and the reasons therefor in writing. If the Secretary concurs with the objection of the unit of local government, he shall notify the applicant stating the reasons therefor in writing.

(3) If the Secretary does not receive an objection by the close of the period referred to in paragraph (1)(B), he may approve the application unless he finds it inconsistent with the housing assistance plan. If the Secretary determines that an application is inconsistent with a housing assistance plan, he shall notify the applicant stating the reasons therefor in writing.

(4) The Secretary shall make the determinations referred to in paragraphs (2) and (3) within thirty days after he receives an objection pursuant to paragraph (1)(B) or within thirty days after the close of the period referred to in paragraph (1)(B), whichever is earlier.

(5) As used in this section, the term "housing assistance plan" means a housing assistance plan submitted and approved under section 104 of this Act or, in the case of a unit of general local government not participating under title I of this Act, a housing plan approved by the Secretary as meeting the requirements of this section.

(b) The provisions of subsection (a) shall not apply to—

(1) applications for assistance involving 12 or fewer units in a single project or development;

(2) applications for assistance with respect to housing in new community developments approved under title IV of the Housing and Urban Development Act of 1968 or title VII of the Housing and Urban Development Act of 1970 which the Secretary determines are necessary to meet the housing requirements under such title; or

42 USC 3901.
42 USC 4501.

(3) applications for assistance with respect to housing financed by loans or loan guarantees from a State or agency thereof, except that the provisions of subsection (a) shall apply where the unit of general local government in which the assistance is to be provided objects in its housing assistance plan to the exemption provided by this paragraph.

(c) For areas in which an approved local housing assistance plan is not applicable, the Secretary shall not approve an application for housing assistance unless he determines that there is a need for such assistance, taking into consideration any applicable State housing plans, and that there is or will be available in the area public facilities and services adequate to serve the housing proposed to be assisted. The Secretary shall afford the unit of general local government in which the assistance is to be provided an opportunity, during a 30-day period following receipt of an application by him, to provide comments or information relevant to the determination required to be made by the Secretary under this subsection.

(d)(1) In allocating financial assistance under the provisions of law specified in subsection (a) of this section, the Secretary, so far as practicable, shall consider the relative needs of different areas and communities as reflected in data as to population, poverty, housing overcrowding, housing vacancies, amount of substandard housing, or other objectively measurable conditions, subject to such adjustments as may be necessary to assist in carrying out activities designed to meet lower income housing needs as described in approved housing assistance plans submitted by units of general local government or combinations of such units assisted under section 107(a)(2) of this Act. The amount of assistance allocated to nonmetropolitan areas pursuant to this section in any fiscal year shall not be less than 20 nor more than 25 per centum of the total amount of such assistance.

(2) In order to facilitate the provision of, and long-range planning for, housing for persons of low- and moderate-income in new community developments approved under title IV of the Housing and Urban Development Act of 1968 and title VII of the Housing and Urban

Development Act of 1970, the Secretary shall reserve such housing assistance funds as he deems necessary for use in connection with such new community developments. 42 USC 4501.

(3) The Secretary may reserve such housing assistance funds as he deems appropriate for use by a State or agency thereof.

## TITLE III—MORTGAGE CREDIT ASSISTANCE

### INSURED ADVANCES

SEC. 301. Title V of the National Housing Act is amended by adding at the end thereof the following new section: 12 USC 1430.

"ADVANCES

"SEC. 525. The Secretary is authorized to insure mortgage proceeds advanced during construction or rehabilitation or otherwise prior to final endorsement of a project mortgage for the purpose of (1) financing improvements to the property and the purchase of materials and building components delivered to the property, and (2) providing funds to cover the cost of building components where such components have been asssembled and specifically identified for incorporation into the property but are located at a site other than the mortgaged property, with such security as the Secretary may require." 42 USC 1735f-3.

### INCREASE IN MAXIMUM MORTGAGE AMOUNTS UNDER FHA ONE- TO FOUR-FAMILY MORTGAGE INSURANCE PROGRAMS

SEC. 302. (a) Section 203(b)(2) of the National Housing Act is amended by striking out "$33,000", "$35,750", and "$41,250" wherever they appear and inserting in lieu thereof "$45,000", "$48,750", and "$56,000", respectively. 12 USC 1709.

(b) Section 220(d)(3)(A) of such Act is amended by striking out "$33,000", "$35,750", and "$41,250" wherever they appear and inserting in lieu thereof "$45,000", "$48,750", and "$56,000", respectively. 12 USC 1715k.

(c) Section 221(d)(2)(A) of such Act is amended— 12 USC 1715l.

(1) by striking out "$18,000", "$21,000", "$24,000", "$32,400", and "$39,600" in the matter preceding the first proviso and inserting in lieu thereof "$21,600", "$25,200", "28,000", "$38,880", and "$47,520", respectively; and

(2) by striking out "$21,000", "$24,000", "$30,000", "$38,400", and "$45,600" in the second proviso and inserting in lieu thereof "$25,200", "$28,800", "$36,000", "$46,080", and "$54,720", respectively.

(d) Section 222(b)(2) of such Act is amended by striking out "$33,000" and inserting in lieu thereof "$45,000". 12 USC 1715m.

(e) Section 234(c) of such Act is amended by striking out "$33,000" and inserting in lieu thereof $45,000". 12 USC 1715y.

### INCREASE IN MAXIMUM MORTGAGE AMOUNTS UNDER FHA MULTIFAMILY MORTGAGE INSURANCE PROGRAMS

SEC. 303. (a)(1) Section 207(c)(3) of the National Housing Act is amended by striking out "$9,900", "$13,750", "$16,500", "$20,350", "$[illegible]100", and "$2,500" in the matter preceding the first semicolon and inserting in lieu thereof "$13,000", "$18,000", "$21,500", "$26,500", "$30,000", and "$3,250", respectively. 12 USC 1713.

(2) Section 207(c)(3) of such Act is further amended by striking out "$11,550", "$16,500", "$19,800", "$24,750", and "$28,050" in the

matter following the first semicolon and inserting in lieu thereof "$15,000", "21,000", "$25,750", "$32,250", and "$36,465", respectively.

12 USC 1715e. (b)(1) Section 213(b)(2) of such Act is amended by striking out "$9,900", "$13,750", "$16,500", "$20,350", and "$23,100" in the matter preceding the first proviso and inserting in lieu thereof "$13,000", "$18,000", "$21,500", "$26,500", and "$30,000", respectively.

(2) Section 213(b)(2) of such Act is further amended by striking out "$11,550", "$16,500", "$19,800", "$24,750", and "$28,050" in the first proviso and inserting in lieu thereof "$15,000", "$21,000", "$25,750", "$32,250", and "$36,465", respectively.

12 USC 1715k. (c)(1) Section 220(d)(3)(B)(iii) of such Act is amended by striking out "$9,900", "$13,750", "$16,500", "$20,350", and "$23,100" in the matter preceding "except" where it first appears and inserting in lieu thereof "$13,000", $18,000", "$21,500", "$26,500", and "$30,000", respectively.

(2) Section 220(d)(3)(B)(iii) of such Act is further amended by striking out "$11,550", "$16,500", "$19,800", "$24,750", and "$28,050" in the matter following "except" where it first appears and inserting in lieu thereof "$15,000", "$21,000", "$25,750", "$32,250" and "$36,465", respectively.

12 USC 1715l. (d) Section 221(d)(3)(ii) of such Act is amended—

(A) by striking out "$9,200", "$12,937.50", "$15,525", "$19,550", and "$22,137.50" and inserting in lieu thereof "$11,240", "$15,540", "$18,630", "$23,460", and "$26,570", respectively; and

(B) by striking out "$10,925", "$13,500", "$18,400", "$23,000", and "$26,162.50" and inserting in lieu thereof "$13,120", "$16,200", "$22,080", "$27,600", and "$32,000", respectively.

(e)(1) Section 221(d)(4)(ii) of such Act is amended by striking out "$9,200", "$12,937.50", "$15,525", "$19,550", and "$22,137.50" in the matter preceding the first semicolon and inserting in lieu thereof "$12,300", "$17,188", "$20,525", "$24,700", and "$29,038", respectively.

(2) Section 221(d)(4)(ii) of such Act is further amended by striking out "$10,525", "$15,525", "$18,400", "$23,000", and "$26,162.50" in the matter following the first semicolon and inserting in lieu thereof "$13,975", "$20,025", "$24,350", "$31,500", and "$34,578", respectively.

12 USC 1715v. (f)(1) Section 231(c)(2) of such Act is amended by striking out "$8,800", "$12,375", "$14,850", "$18,700", and "$21,175" in the matter preceding the first semicolon and inserting in lieu thereof "$12,300", "$17,188", "$20,525", "$24,700", and "$29,038", respectively.

(2) Section 231(c)(2) of such Act is further amended by striking out "$10,450", "$14,850", "$17,600", "$22,000", and "$25,025" in the matter following the first semicolon and inserting in lieu thereof "$13,975", "$20,025", "$24,350", "$31,500", and "$34,578", respectively.

(g)(1) Section 234(e)(3) of such Act is amended by striking out "$9,900", "$13,750", "$16,500", "$20,350", and "$23,100" in the matter preceding the first proviso and inserting in lieu thereof "$13,000", "$18,000", "$21,500", "$26,500", and "$30,000", respectively.

12 USC 1715y. (2) Section 234(e)(3) of such Act is further amended by striking out "$11,550", "$16,500", "$19,800", "$24,750", and "$28,050" in the first proviso and inserting in lieu thereof "$15,000", "$21,000", "$25,750", "$32,250", and "36,465", respectively.

ELIMINATION OF PROJECT MORTGAGE DOLLAR LIMITS

12 USC 1713. SEC. 304. (a)(1) Section 207(c) of the National Housing Act is amended by striking out paragraph (1).

(2) Section 207(c)(3) of such Act is amended by striking out "or $1,000,000 per mortgage for trailer courts or parks".

(b) Section 213(b) of such Act is amended by striking out paragraph (1). 12 USC 1715e.

(c) Section 213(c) of such Act is amended by striking out "not to exceed $12,500,000 and".

(d) Section 220(d)(3)(B) of such Act is amended by striking out clause (i). 12 USC 1715k.

(e) Section 221(d) of such Act is amended— 12 USC 1715l.

(1) by striking out clause (i) in paragraph (3); and

(2) by striking out clause (i) in paragraph (4).

(f) Section 231(c) of such Act is amended by striking out paragraph (1). 12 USC 1715v.

(g) Section 232(d)(2) of such Act is amended by striking out "not to exceed $12,500,000, and". 12 USC 1715w.

(h) Section 234(e) of such Act is amended by striking out paragraph (1). 12 USC 1715y.

(i) Section 242(d)(2) of such Act is amended by striking out "not to exceed $50,000,000, and". 12 USC 1715z-7.

(j)(1) Section 810(f) of such Act is amended by striking out "(1) not to exceed $5,000,000 or (2)". 12 USC 1748h-2.

(2) Section 810(g) of such Act is amended by striking out "not to exceed $5,000,000 and".

(k) Section 1002(c) of such Act is amended by striking out the second sentence. 12 USC 1749bb.

(l) Section 1401(c) of such Act is amended by striking out paragraph (1). 12 USC 1749aaa.

ENERGY CONSERVATION

SEC. 305. Title V of the National Housing Act (as amended by section 302 of this Act) is amended by adding at the end thereof the following new section: Ante, p. 6[illegible].

"ENERGY CONSERVATION

"SEC. 526. To the maximum extent feasible, the Secretary of Housing and Urban Development shall promote the use of energy saving techniques through minimum property standards established by him for newly constructed residential housing subject to mortgages insured under this Act." 12 USC 1735f-4.

COMPENSATION FOR DEFECTS

SEC. 306. Section 518(b) of the National Housing Act is amended to read as follows: 12 USC 1735f.

"(b) The Secretary is authorized to make expenditures to correct, or to reimburse the owner for the correction of, structural or other major defects which so seriously affect use and livability as to create a serious danger to the life or safety of inhabitants of any one or two family dwelling which is covered by a mortgage insured under section 235 of this Act or which is located in an older, declining urban area and is covered by a mortgage insured under section 203 or 221 on or after August 1, 1968, but prior to January 1, 1973, and which is more than one year old on the date of the issuance of the insurance commitment, if (1) the owner requests assistance from the Secretary not later than one year after the insurance of the mortgage, or, in the case of a dwelling covered by a mortgage insured under section 203 or 221 the insurance commitment for which was issued on or after August 1, 1968, but prior to January 1, 1973, not more than one year after the date of enactment of the Housing and Community Development Act of 1974, and (2) the defect is one that existed on the date of the issuance of the insurance commitment and is one that a proper inspection could reasonably be expected to disclose. The Secretary may require from the 12 USC 1709, 1715l.

seller of any such dwelling an agreement to reimburse him for any payments made pursuant to this subsection with respect to such dwelling. Expenditures pursuant to this subsection shall be the obligation of the Special Risk Insurance Fund."

CO-INSURANCE

12 USC 1707. SEC. 307. Title II of the National Housing Act is amended by adding at the end thereof the following new section:

"CO-INSURANCE

12 USC 1715z-9. "SEC. 244. (a) In addition to providing insurance as otherwise authorized under this Act, and notwithstanding any other provision of this Act inconsistent with this section, the Secretary, upon request of any mortgagee and for such mortgage insurance premium as he may prescribe (which premium, or other charges to be paid by the mortgagor, shall not exceed the premium, or other charges, that would otherwise be applicable), may insure and make a commitment to insure under any provision of this title any mortgage, advance, or loan otherwise eligible under such provision, pursuant to a co-insurance contract providing that the mortgagee will—

"(1) assume a percentage of any loss on the insured mortgage, advance, or loan in direct proportion to the amount of the co-insurance, which co-insurance shall not be less than 10 per centum, subject to any reasonable limit or limits on the liability of the mortgagee that may be specified in the event of unusual or catastrophic losses that may be incurred by any one mortgagee; and

"(2) carry out (under a delegation or otherwise and with or without compensation but subject to audit, exception, or review requirements) such credit approval, appraisal, inspection, commitment, property disposition, or other functions as the Secretary, pursuant to regulations, shall approve as consistent with the purposes of this Act.

Any contract of co-insurance under this section shall contain such provisions relating to the sharing of premiums on a sound actuarial basis, establishment of mortgage reserves, manner of calculating insurance benefits, conditions with respect to foreclosure, handling and disposition of property prior to claim or settlement, rights of assignees (which may elect not to be subject to the loss sharing provisions), and other similar matters as the Secretary may prescribe pursuant to regulations.

"(b) No insurance shall be granted pursuant to this section with respect to dwellings or projects approved for insurance prior to the beginning of construction unless the inspection of such construction is conducted in accordance with at least the minimum standards and criteria used with respect to dwellings or projects approved for mortgage insurance pursuant to other provisions of this title.

"(c) No insurance shall be granted pursuant to this section unless the Secretary has, after due consultation with the mortgage lending industry, determined that the demonstration program of co-insurance authorized by this section will not disrupt the mortgage market or reduce the availability of mortgage credit to borrowers who depend upon mortgage insurance provided under this Act.

"(d) No mortgage, advance, or loan shall be insured pursuant to this section after June 30, 1977, except pursuant to a commitment to insure made before that date. The aggregate principal amount of mortgages and loans insured pursuant to this section in any fiscal year

beginning on or after July 1, 1974, and ending prior to October 1, 1977, shall not exceed 20 per centum of the aggregate principal amount of all mortgages and loans insured under this title during such fiscal year. The overall percentage limitation specified in the preceding sentence shall also apply separately within each of the following categories—

"(1) mortgages and loans covering one- to four-family dwellings; and

"(2) mortgages and loans covering projects with five or more dwelling units.

"(e) The Secretary shall not withdraw, deny, or delay insurance otherwise authorized under any other provision of this Act by reason of the availability of insurance pursuant to this section. The Secretary shall exercise his authority under this section only to the extent that he finds that the continued exercise of such authority will not adversely affect the flow of mortgage credit to older and declining neighborhoods and to the purchasers of older and lower cost housing.

"(f) The Secretary shall submit to the Congress a report, not later than March 1, 1975, and annually thereafter, describing operations under this section, including the extent of mortgagee participation and any special problems encountered, particularly with respect to the flow of mortgage credit to older and declining neighborhoods and to purchasers of older and lower cost housing, and setting forth any recommendations he may deem appropriate with respect to the continuation or modification of the authority contained in this section. If the Secretary shall fail to submit any such report by the date due, his authority under this section shall terminate." Report to Congress.

EXPERIMENTAL FINANCING

SEC. 308. Title II of the National Housing Act (as amended by section 307 of this Act) is amended by adding at the end thereof the following new section: 12 USC 1707.

"EXPERIMENTAL FINANCING

"SEC. 245. The Secretary may insure on an experimental basis under any provision of this title mortgages and loans with provisions of varying rates of amortization corresponding to anticipated variations in family income to the extent he determines such mortgages or loans (1) have promise for expanding housing opportunities or meet special needs, (2) can be developed to include any safeguards for mortgagors or purchasers that may be necessary to offset special risks of such mortgages, and (3) have a potential for acceptance in the private market. The outstanding aggregate principal amount of mortgages which are insured pursuant to this section may not exceed ' per centum of the outstanding aggregate principal amount of mortgages and loans estimated to be insured during any fiscal year under this title. A mortgage or loan may not be insured pursuant to this section after June 30, 1976, except pursuant to a commitment entered into prior to such date." 12 USC 1715z-10.

PROPERTY IMPROVEMENT AND MOBILE HOME LOANS

SEC. 309. (a) Section 2(b) of the National Housing Act is amended— 12 USC 1703.

(1) by striking out "$5,000" in clause (1) and inserting in lieu thereof "$10,000";

(2) by striking out "if such obligation" in clause (2) and all that follows down through "the general economy, and" and inserting in lieu thereof the following: "if such obligation has a maturity in excess of twelve years and thirty-two days, except that";

(3) by striking out "twelve years and thirty-two days (fifteen years and thirty-two days in the case of a mobile home composed of two or more modules)" in the proviso in clause (2) and inserting in lieu thereof "fifteen years and thirty-two days"; and

(4) by striking out "$15,000", "$2,500", and "seven years" in the third proviso in clause (3) and inserting in lieu thereof "$25,000", "$5,000", and "twelve years", respectively.

12 USC 1703.

(b)(1) Section 2(a) of such Act is amended by adding at the end thereof the following new paragraph:

"Alterations, repairs, and improvements upon or in connection with existing structures may include the provision of fire safety equipment, energy conserving improvements, or the installation of solar energy systems. As used in this section—

Definitions.

"(1) the term 'fire safety equipment' means any device or facility which is designed to reduce the risk of personal injury or property damage resulting from fire and is in conformity with such criteria and standards as shall be prescribed by the Secretary;

"(2) the term 'energy conserving improvements' means any addition, alteration, or improvement to an existing or new structure which is designed to reduce the total energy requirements of that structure, and which is in conformity with such criteria and standards as shall be prescribed by the Secretary in consultation with the National Bureau of Standards; and

"(3) the term 'solar energy system' means any addition, alteration, or improvement to an existing or new structure which is designed to utilize solar energy to reduce the energy requirements of that structure from other energy sources, and which is in conformity with such criteria and standards as shall be prescribed by the Secretary in consultation with the National Bureau of Standards."

(2) The first sentence of section 2(a) of such Act is amended by inserting before the period at the end thereof the following: "or financing the purchase of a lot on which to place such home and paying expenses reasonably necessary for the appropriate preparation of such lot, including the installation of utility connections, sanitary facilities, and paving, and the construction of a suitable pad, or financing only the acquisition of such a lot either with or without such preparation by an owner of a mobile home.".

(3) Section 2(b) of such Act is amended by adding at the end thereof the following new sentence: "Notwithstanding the foregoing limitations, any loan to finance fire safety equipment for a nursing home, extended health care facility, intermediate health care facility, or other comparable health care facility may involve such principal amount and have such maturity as the Secretary may prescribe.".

(c) Clause (i) in the first paragraph of section 2(a) of such Act is amended by inserting "or mobile homes" immediately after "in connection with existing structures".

(d) Section 2(b) of such Act (as amended by subsection (b)(3) of this section) is amended by adding at the end thereof the following new paragraphs:

Limitations.

"Notwithstanding the limitations contained in the first proviso to clause (2) of the preceding sentence, a loan financing the purchase of a mobile home and an undeveloped lot on which to place the home shall—

"(A) involve an amount not exceeding (i) the maximum amount under clause (1) of the first paragraph of this subsection, and (ii) such amount not to exceed $5,000 as may be necessary to cover the cost of purchasing the lot; and

"(B) have a maturity not exceeding fifteen years and thirty-two days (twenty years and thirty-two days in the case of a mobile home composed of two or more modules).

"A loan financing the purchase of a mobile home and a suitably developed lot on which to place the home shall—

"(A) involve an amount not exceeding (i) the maximum amount under clause (1) of the first paragraph of this subsection, and (ii) such amount not to exceed $7,500 as may be necessary to cover the cost of purchasing the lot; and

"(B) have a maturity not exceeding fifteen years and thirty-two days (twenty years and thirty-two days in the case of a mobile home composed of two or more modules).

"A loan financing the purchase, by an owner of a mobile home which is the principal residence of that owner, of only a lot on which to place that mobile home shall—

"(A) involve such an amount as may be necessary to cover the cost of purchasing the lot but not exceeding (i) $5,000 in the case of an undeveloped lot, or (ii) $7,500 in the case of a developed lot; and

"(B) have a maturity not exceeding ten years and thirty-two days.

A mobile home lot loan may be made only if the owner certifies that he will place his mobile home on the lot acquired with such loan within six months after the date of such loan."

(e) The last sentence of section 3(a) of the Act entitled "An Act to amend chapter 37 of title 38 of the United States Code with respect to the veterans' home loan program, to amend the National Housing Act with respect to interest rates on insured mortgages, and for other purposes," approved May 7, 1968, as amended (12 U.S.C. 1709-1), is amended by striking out ", and which represent loans and advances of credit made for the purpose of financing purchases of mobile homes,". 38 USC 1801.

DOWNPAYMENT REQUIREMENTS FOR REGULAR FHA ONE- TO FOUR-FAMILY MORTGAGES

SEC. 310. (a) The first and second sentences of section 203(b)(2) of the National Housing Act are each amended— 12 USC 1709.

(1) by striking out "$15,000" in clause (i) and inserting in lieu thereof "$25,000";

(2) by striking out "$15,000" and "$25,000" in clause (ii) and inserting in lieu thereof "$25,000" and "$35,000", respectively; and

(3) by striking out "$25,000" in clause (iii) and inserting in lieu thereof "$35,000".

(b) Section 220(d)(3)(A)(i) of such Act is amended by— 12 USC 1715k.

(1) by striking out "$15,000" in each clause numbered (1) and inserting in lieu thereof "$25,000";

(2) by striking out "$15,000" and "$25,000" in each clause numbered (2) and inserting in lieu thereof "$25,000" and "$35,000", respectively; and

(3) by striking out "$25,000" in each clause numbered (3) and inserting in lieu thereof "$35,000".

(c) Section 222(b)(3) of such Act is amended to read as follows: 12 USC 1715m.

"(3) have a principal obligation not in excess of the sum of (i) 97 per centum of $25,000 of the appraised value of the property as of the date the mortgage is accepted for insurance, (ii) 90 per centum of such value in excess of $25,000 but not in excess of $35,000, and (iii) 80 per centum of such value in excess of $35,000; and".

12 USC 1715y.

(d) That part of clause (A) of the third sentence of section 234(c) of such Act which begins "and not to exceed" is amended to read as follows "and not to exceed the sum of (i) 97 per centum of $25,000 of the appraised value of the property as of the date the mortgage is accepted for insurance, (ii) 90 per centum of such value in excess of $25,000 but not in excess of $35,000, (iii) 80 per centum of such value in excess of $35,000".

MULTIFAMILY MORTGAGES

12 USC 1715n.

SEC. 311. (a) Section 223 of the National Housing Act is amended by adding at the end thereof the following new subsections:

"(f) Notwithstanding any of the provisions of this Act, the Secretary is authorized, in his discretion, to insure under any section of this title a mortgage executed in connection with the purchase of refinancing of an existing multifamily housing project. In the case of refinancing under this subsection of property located in an older, declining urban area, the Secretary shall prescribe such terms and conditions as he deems necessary to assure that—

"(1) the refinancing is used to lower the monthly debt service only to the extent necessary to assure the continued economic viability of the project, taking into account any rent reductions to be implemented by the mortgagor; and

"(2) during the mortgage term no rental increases shall be made except those which are necessary to offset actual and reasonable operating expense increases or other necessary expense increases approved by the Secretary.

"(g) Notwithstanding any other provisions of this Act, the Secretary may, in his discretion, insure a mortgage covering a multifamily housing project including units which are not self-contained."

12 USC 1715e.

(b) Section 213(b)(2) of such Act is amended by striking out "97 per centum" and inserting in lieu thereof "98 per centum".

GROUP PRACTICE FACILITIES

SEC. 312. (a) Title XI of the National Housing Act is amended—

12 USC 1749aaa.

(1) by inserting after "unit or organization" in section 1101 (b)(1) the following: "or other mortgagor";

(2) by inserting after "group practice facility" in section 1101 (b)(3) the following: "or medical practice facility";

(3) by inserting after "group practice facility" in section 1101 (e) the following: "or medical practice facility";

(4) by inserting after "group practice facility" in section 1101(f) the following: "or medical practice facility";

12 USC 1749aaa-4.

(5) by striking out in "(as defined in section 1106(1))" section 1105(a) and inserting in lieu thereof "or medical practice facility (as defined in section 1106)"; and

12 USC 1749aaa-5.

(6) by redesignating paragraphs (2) through (8) of section 1106 as paragraphs (3) through (9), respectively, and by inserting after paragraph (1) of such section the following:

"(2) The term 'medical practice facility' means an adequately equipped facility in which not more than four persons licensed to practice medicine in the State where the facility is located can provide, as may be appropriate, preventive, diagnostic, and treatment services, and which is situated in a rural area or small town, or in a low-income section of an urban area, in which there exists, as determined by the Secretary, a critical shortage of physicians. As used in this paragraph—

"Small town."

"(A) the term 'small town' means any town, village, or city having a population of not more than 10,000 inhabitants accord-

ing to the most recent available data compiled by the Bureau of the Census; and

"(B) the term 'low income section of an urban area' means a section of a larger urban area in which the median family income is substantially lower, as determined by the Secretary, than the median family income for the area as a whole."

(b) Section 1106 of such Act is amended as follows: 12 USC 1749aaa-5.

(1) Paragraph (1) is amended by inserting "or osteopathy" after "practice medicine", and by inserting after "State" where it last appears the following: ", or, in the case of podiatric care or treatment, is under the professional supervision of persons licensed to practice podiatry in the State".

(2) Paragraph (2) (as redesignated by subsection (a)(6) of this section) is amended by inserting ", osteopathy," after "practice medicine", and by inserting after "dentistry in the State," the following: "or of persons licensed to practice podiatry in the State,".

(3) Paragraph (3)(A) (as so redesignated) is amended by inserting "osteopathic care," after "comprehensive medical care,", by striking out "or" after "optometric care,", and by inserting after "dental care," the following: "or podiatric care,".

(4) Paragraph (3)(B) (as so redesignated) is amended by inserting "osteopathic,", after "medical,", by striking out "or" after "optometric,", and by inserting after "dental" the following: "or podiatric".

SUPPLEMENTAL LOANS

SEC. 313. Section 241 of the National Housing Act is amended by adding at the end thereof the following new subsection: 12 USC 1715z-6.

"(d) Notwithstanding the foregoing, the Secretary may insure a loan for improvements or additions to a multifamily housing project, or a group practice or medical practice facility or hospital or other health facility approved by the Secretary, which is not covered by a mortgage insured under this Act, if he finds that such a loan would assist in preserving, expanding, or improving housing opportunities, or in providing protection against fire or other hazards. Such loans shall have a maturity satisfactory to the Secretary and shall meet such other conditions as the Secretary may prescribe. In no event shall such a loan be insured if it is for an amount in excess of the maximum amount which could be approved if the outstanding indebtedness, if any, covering the property were a mortgage insured under this Act."

MORTGAGE INSURANCE FOR LAND DEVELOPMENT

SEC. 314. The first sentence of section 1002(c) of the National Housing Act is amended to read as follows: "The principal obligation of the mortgage shall not exceed the sum of 80 per centum of the Secretary's estimate of the value of the land before development and 90 per centum of his estimate of the cost of such development.". 12 USC 1749bb.

SALES TO COOPERATIVES

SEC. 315. Title II of the National Housing Act (as amended by sections 307 and 308 of this Act) is amended by adding at the end thereof the following: Ante, p. 679, 680.

"SALE OF ACQUIRED PROPERTY TO COOPERATIVES

"SEC. 246. In any case in which the Secretary sells a multifamily housing project acquired as the result of a default on a mortgage which was insured under this Act to a cooperative which will operate 12 USC 1715z-11.

it on a nonprofit basis and restrict permanent occupancy of its dwellings to members, the Secretary may accept a purchase money mortgage in a principal amount equal to the sum of (1) the appraised value of the property at the time of purchase, which value shall be based upon a mortgage amount on which the debt service can be met from the income of the property when operated on a nonprofit basis after payment of all operating expenses, taxes, and required reserves, and (2) the amount of prepaid expenses and costs involved in achieving cooperative ownership. Prior to such disposition of a project, funds may be expended by the Secretary for necessary repairs and improvements."

EXTENSION OF REGULAR FHA INSURANCE PROGRAMS

12 USC 1703.

SEC. 316. (a) Section 2(a) of the National Housing Act is amended by striking out "October 1, 1974" in the first sentence and inserting in lieu thereof "June 30, 1977".

12 USC 1715h.

(b) Section 217 of such Act is amended by striking out "October 1, 1974" and inserting in lieu thereof "June 30, 1977".

12 USC 1715l.

(c) Section 221(f) of such Act is amended by striking out "October 1, 1974" in the fifth sentence and inserting in lieu thereof "June 30, 1977".

12 USC 1748h-1.

(d) Section 809(f) of such Act is amended by striking out "October 1, 1974" in the second sentence and inserting in lieu thereof "June 30, 1977".

12 USC 1748h-2.

(e) Section 810(k) of such Act is amended by striking out "October 1, 1974" in the second sentence and inserting in lieu thereof "June 30, 1977".

12 USC 1749bb.

(f) Section 1002(a) of such Act is amended by striking out "October 1, 1974" in the second sentence and inserting in lieu thereof "June 30, 1977".

12 USC 1749aaa.

(g) Section 1101(a) of such Act is amended by striking out "October 1, 1974" in the second sentence and inserting in lieu thereof "June 30, 1977".

EXTENSION OF FLEXIBLE INTEREST RATE AUTHORITY

38 USC 1801.

SEC. 317. Section 3(a) of the Act entitled "An Act to amend chapter 37 of title 38 of the United States Code with respect to the veterans' home loan program, to amend the National Housing Act with respect to interest rates on insured mortgages, and for other purposes", approved May 7, 1968, as amended (12 U.S.C. 1709-1), is amended by striking out "October 1, 1974" and inserting in lieu thereof "June 30, 1977".

MORTGAGE INSURANCE IN MILITARY IMPACTED AREAS

12 USC 1715z-3.

SEC. 318. Section 238 of the National Housing Act is amended by adding at the end thereof the following new subsection:

"(e) The Special Risk Insurance Fund may be used by the Secretary for carrying out the mortgage insurance obligations of sections 203 and 207 to provide housing for military personnel, Federal civilian employees, and Federal contractor employees assigned to duty or employed at or in connection with any installation of the Armed Forces of the United States in federally impacted areas where, in the judgment of the Secretary (1) the residual housing requirements for persons not associated with such installations are insufficient to sustain the housing market in the event of substantial curtailment of employment of personnel assigned to such installations, and (2) the benefits to be derived from such use outweigh the risk of possible cost to the Government."

AMENDMENT TO MAKE PUBLIC HOUSING AGENCIES ELIGIBLE AS MORTGAGORS UNDER SECTION 221(d)(3) OF THE NATIONAL HOUSING ACT

SEC. 319. (a) Section 221(d)(3) of the National Housing Act is amended by striking out "(and which certifies that it is not receiving financial assistance from the United States exclusively pursuant to the United States Housing Act of 1937)" and inserting in lieu thereof "(and, except with respect to a project assisted or to be assisted pursuant to section 8 of the United States Housing Act of 1937, which certifies that it is not receiving financial assistance from the United States exclusively pursuant to such Act)". 12 USC 1715l. 42 USC 1430. 42 USC 1408.

(b) With respect to any obligation secured by a mortgage which is insured under section 221(d)(3) of the National Housing Act and issued by a public agency as mortgagor in connection with the financing of a project assisted under section 8 of the United States Housing Act of 1937, the interest paid on such obligation shall be included in gross income for purposes of chapter 1 of the Internal Revenue Code of 1954. 42 USC 1408. 68A Stat. 3. 26 USC 1 et seq.

## TITLE IV—COMPREHENSIVE PLANNING

COMPREHENSIVE PLANNING

SEC. 401. (a) Section 701(a) of the Housing Act of 1954 is amended— 40 USC 461.

(1) by striking out "State planning agencies" in paragraph (1) and inserting in lieu thereof "States";

(2) by striking out the numbered paragraphs following paragraph (1) and inserting in lieu thereof the following:

"(2) States for State, interstate, metropolitan, district, or regional activities which may be assisted under this section;

"(3) cities (including the District of Columbia) having populations of at least 50,000 according to the latest decennial census for local activities which may be assisted under this section;

"(4) urban counties as defined under title I of the Housing and Community Development Act of 1974;

"(5) the areawide organization in any metropolitan area which is formally charged with carrying out the provisions of section 204 of the Demonstration Cities and Metropolitan Development Act of 1966 and section 401 of the Intergovernmental Cooperation Act of 1968: *Provided*, That any such areawide organization, to the extent practicable, shall be composed of or responsible to the elected officials of the unit or units of general local government for the jurisdictions of which they are empowered to carry out the provisions of such Acts; 42 USC 3334. 42 USC 4231.

"(6) Indian tribal groups or bodies; and

"(7) other governmental units or agencies having special planning needs related to the purposes of this section, including but not limited to interstate regional planning commissions, and units or agencies for disaster areas, federally impacted areas, and local development districts, to the extent these needs cannot otherwise be adequately met."; and

(3) by striking out the part which follows the numbered paragraphs and inserting in lieu thereof the following:

"Activities assisted under this section shall, to the maximum extent feasible, cover entire areas having common or related development problems. The Secretary shall encourage cooperation in preparing and carrying out plans among all interested municipalities, political subdivisions, public agencies, and other parties in order to achieve coordinated development of entire areas. To the maximum extent feasible,

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pertinent plans and studies already made for areas shall be utilized so as to avoid unnecessary repetition of effort and expense."

40 USC 461.

(b) Section 701 of such Act is further amended by striking out all that follows subsection (a) and inserting in lieu thereof the following:

"(b) Activities which may be assisted under this section include those necessary (1) to develop and carry out a comprehensive plan as part of an ongoing planning process, (2) to develop and improve the management capability to implement such plan or part thereof or related plans or planning, and (3) to develop a policy-planning-evaluation capacity so that the recipient may more rationally (A) determine its needs, (B) set long-term goals and short-term objectives, (C) devise programs and activities to meet these goals and objectives, and (D) evaluate the progress of such programs in accomplishing those goals and objectives. Activities assisted under this section shall be carried out by professionally competent persons.

"(c) Each recipient of assistance under this section shall carry out an ongoing comprehensive planning process which shall make provision for citizen participation pursuant to regulations of the Secretary where major plans, policies, priorities, or objectives are being determined. The process shall involve development and subsequent modifications of a comprehensive plan which shall be reviewed at least biennially for necessary or desirable amendments. Any such plan shall include, as a minimum, each of the following elements:

"(1) A housing element which shall take into account all available evidence of the assumptions and statistical bases upon which the projection of zoning, community facilities, and population growth is based, so that the housing needs of both the region and the local communities studied in the planning will be adequately covered in terms of existing and prospective population growth. The development and formulation of State and local goals pursuant to title XVI of the Housing and Urban Development Act of 1968 shall be a part of such a housing element.

42 USC 1441a.

"(2) A land-use element which shall include (A) studies, criteria, standards, and implementing procedures necessary for effectively guiding and controlling major decisions as to where growth shall take place within the recipient's boundaries, and (B) as a guide for governmental policies and activities, general plans with respect to the pattern and intensity of land use for residential, commercial, industrial, and other activities.

Each of the elements set forth above shall specify (i) broad goals and annual objectives (in measurable terms wherever possible), (ii) programs designed to accomplish these objectives, and (iii) procedures, including criteria set forth in advance, for evaluating programs and activities to determine whether they are meeting objectives. Such elements shall be consistent with each other and consistent with stated national growth policy.

"(d) After an initial application for assistance under this section has been approved, the Secretary may make grants on an annual basis, if—

"(1) the applicant submits to the Secretary annually a description of its work program designed to meet objectives for the next succeeding one-year period and setting forth any changes the applicant intends to undertake to achieve better progress; and

"(2) the applicant submits to the Secretary biennally (A) an evaluation of the progress made by it during the previous two years in meeting objectives set forth in its plan, and (B) a description of any changes in the plan's goals or objectives.

The Secretary shall make no grant after three years from the date of enactment of the Housing and Community Development Act of 1974, to any applicant (other than an applicant described in paragraph (6) or (7) of subsection (a)), unless the Secretary is satisfied that the comprehensive planning being carried out by the applicant includes the elements specified in paragraphs (1) and (2) of subsection (c).

"(e) A grant made under this section shall not exceed two-thirds of the estimated cost of the work for which the grant is made. There are authorized to be appropriated for the purposes of this section not to exceed $130,000,000 for the fiscal year 1975, and not to exceed $150,000,000 for the fiscal year 1976. Of the funds appropriated under this section, not to exceed an aggregate of $10,000,000 plus 5 per centum of the funds so appropriated may be used by the Secretary for studies, research, and demonstration projects, undertaken independently or by contract, for the development and improvement of techniques and methods for comprehensive planning and for the advancement of the purposes of this section, and for grants to assist in the conduct of studies and research relating to needed revisions in State statutes which create, govern, or control local governments and local governmental operations.

Grant, cost limitation. Appropriation.

"(f) It is the further intent of this section to encourage comprehensive planning on a unified basis for States, cities, counties, metropolitan areas, districts, regions, and Indian reservations and the establishment and development of the organizational units needed therefor. In extending financial assistance under this section, the Secretary may require such assurances as he deems adequate that the appropriate State and local agencies are making reasonable progress in the development of the elements of comprehensive planning. The Secretary is authorized by contract, grant, or otherwise to provide technical assistance to State and local governments, and interstate and regional combinations thereof, to Indian tribal bodies, and to governmental units or agencies described in subsection (a)(7), undertaking such planning and, by contract or otherwise, to make studies and publish information on comprehensive planning and related management problems.

"(g) The consent of the Congress is hereby given to any two or more States to enter into agreements or compacts, not in conflict with any law of the United States, cooperative effort and mutual assistance in the comprehensive planning for the growth and development of interstate, metropolitan, or other urban areas, and to establish such agencies, joint or otherwise, as they may deem desirable for making effective such agreements and compacts.

"(h) In addition to the planning grants authorized by subsection (a), the Secretary is further authorized to make grants to organizations composed of public officials representative of the political jurisdictions within the metropolitan area, region, or district involved for the purpose of assisting such organizations to undertake studies, collect data, develop metropolitan, regional, and district plans and programs, and engage in such other activities, including implementation of such plans, as the Secretary finds necessary or desirable for the solution of the metropolitan, regional, or district problems in such areas, regions, or districts. To the maximum extent feasible, all grants under this subsection shall be for activities relating to all the developmental aspects of the total metropolitan area, region, or district including, but not limited to, land use, transportation, housing, economic development, natural resources development, community facilities, and the general improvement of living environments.

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"(i) In addition to the other grants authorized by this section, the Secretary is authorized to make grants to assist any city, other municipality, or county in making a survey of the structures and sites in the locality which are determined by its appropriate authorities to be of historic or architectural value. Any such survey shall be designed to identify the historic structures and sites in the locality, determine the cost of their rehabilitation or restoration, and provide such other information as may be necessary or appropriate to serve as a foundation for a balanced and effective program of historic preservation in such locality. The aspects of any such survey which relate to the identification of historic and architectural values shall be conducted in accordance with criteria found by the Secretary to be comparable to those used in establishing the national register maintained by the Secretary of the Interior under other provisions of law; and the results of each such survey shall be made available to the Secretary of the Interior. A grant under this subsection shall be made to the appropriate agency or entity specified in paragraphs (1) through (6) of subsection (a) or, if there is no such agency or entity which is qualified and willing to receive the grant and provide for its utilization in accordance with this subsection, directly to the city, other municipality, or county involved.

"(j) Grants made under this section may be used, subject to regulations and conditions prescribed by the Secretary, for any activities made eligible by the provisions of this section; but such regulations shall provide that grant assistance shall not be used to defray the cost of the acquisition, construction, repair, or rehabilitation of, or the preparation of engineering drawings or similar detailed specifications for, specific housing, capital facilities, or public works projects.

"(k) The Secretary shall consult with the heads of other Federal departments and agencies having responsibilities related to the purposes of this section, including responsibilities connected with the economic development of rural and depressed areas and the protection and enhancement of the Nation's natural environment, with respect to (1) general standards, policies, and procedures to be followed in the administration of this section, and (2) particular grant actions or approvals which the Secretary believes to be of special interest or concern to one or more of such departments and agencies.

"(l) Funds made available under any Federal assistance program for projects or activities, approved as part of or in furtherance of a planning program or related management activities assisted under this section, may be used jointly with funds made available for such projects or activities under any other Federal assistance program, subject to regulations prescribed by the President. Such regulations may include provisions for common technical or administrative requirements where varying or conflicting provisions of law or regulations would otherwise apply, for establishing joint management funds and common non-Federal shares, and for special agreements or delegations of authority, among different Federal agencies in connection with the supervision or administration of assistance. Such regulations shall in any case include appropriate criteria and procedures to assure that any special authorities conferred, which are not otherwise provided for by law, shall be employed only as necessary to promote effective and efficient administration and in a manner consistent with the protection of the Federal interest and program purposes or statutory requirements of a substantive nature. For purposes of this subsection, the term 'Federal assistance program' has the same meaning as in the Intergovernmental Cooperation Act of 1968.

"Federal assistance program."
42 USC 4201 note.

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Definitions.

"(m) As used in this section—

"(1) The term 'metropolitan area' means a standard metropolitan statistical area, as established by the Office of Management and Budget, subject, however, to such modifications or extensions as the Secretary deems to be appropriate for the purposes of this section.

"(2) The term 'region' includes (A) all or part of the area of jurisdiction of one or more units of general local government, and (B) one or more metropolitan areas.

"(3) The term 'district' includes all or part of the area of jurisdiction of (A) one or more counties, and (B) one or more other units of general local government, but does not include any portion of a metropolitan area.

"(4) The term 'comprehensive planning' includes the following:

"(A) preparation, as a guide for governmental policies and action, of general plans with respect to (i) the pattern and intensity of land use, (ii) the provision of public facilities (including transportation facilities) and other government services, and (iii) the effective development and utilization of human and natural resources;

"(B) identification and evaluation of area needs (including housing, employment, education, and health) and formulation of specific programs for meeting the needs so identified;

"(C) surveys of structures and sites which are determined by the appropriate authorities to be of historic or architectural value;

"(D) long-range physical and fiscal plans for such action;

"(E) programing of capital improvements and other major expenditures, based on a determination of relative urgency, together with definite financing plans for such expenditures in the earlier years of the program;

"(F) coordination of all related plans and activities of the State and local governments and agencies concerned; and

"(G) preparation of regulatory and administrative measures in support of the foregoing.

Limitation.

Comprehensive planning for the purpose of districts shall not include planning for or assistance to establishments in relocating from one area to another or assist contractors or subcontractors whose purpose is to divest, or whose economic success is dependent upon divesting, other contractors or subcontractors of contracts theretofore customarily performed by them. The limitation set forth in the preceding sentence shall not be construed to prohibit assistance for the expansion of an existing business entity through the establishment of a new branch, affiliate, or subsidiary of such entity, if the Secretary finds that the establishment of such branch, affiliate, or subsidiary will not result in an increase in unemployment in the area of original location or in any other area where such entity conducts business operations, unless the Secretary has reason to believe that such branch, affiliate, or subsidiary is being established with the intention of closing down the operations of the existing business entity in the area of its original location or in any other area where it conducts such operations.

"(n) In carrying out the provisions of this section relating to planning for States, regions, or other multijurisdictional areas whose development has significance for purposes of national growth and urban development objectives, the Secretary shall encourage the formulation of plans and programs which will include the studies, criteria, standards, and implementing procedures necessary for effectively guiding and controlling major decisions as to where growth should

take place within such States, regions, or areas. Such plans and programs shall take account of the availability of and need for conserving land and other irreplaceable natural resources; of projected changes in size, movement, and composition of population; of the necessity for expanding housing and employment opportunities; of the opportunities, requirements, and possible locations for new communities and large-scale projects for expanding or revitalizing existing communities; and of the need for methods of achieving modernization, simplification, and improvements in governmental structures, systems, and procedures related to growth objectives. If the Secretary determines that activities otherwise eligible for assistance under this section are necessary to the development or implementation of such plans and programs, he may make grants in support of such activities to any governmental agency or organization of public officials which he determines is capable of carrying out the planning work involved in an effective and efficient manner and may make such grants in an amount equal to not more than 80 per centum of the cost of such activities."

40 USC 460. (c) Section 703 of such Act is amended by striking out "and" in clause (1), and by inserting ", and the Trust Territory of the Pacific Islands" immediately before the semicolon at the end of such clause.

TRAINING AND FELLOWSHIP PROGRAMS

20 USC 801. SEC. 402. (a) Section 801(b) of the Housing and Urban Development Act of 1964 is amended to read as follows:

"(b) It is the purpose of this title to provide fellowships for the graduate training of professional city and regional planning, management, and housing specialists, and professionally trained personnel with a general capacity in urban affairs and problems; to make grants to and contracts with institutions of higher education (or combinations of such institutions) to assist them in planning, developing, strengthening, improving, or carrying out programs or projects for the preparation of graduate or professional students to enter the public service; and to assist and encourage the States and localities, in cooperation with public and private universities and colleges and urban centers and with business firms and associations, labor unions, and other interested associations and organizations, to (1) organize, initiate, develop, and expand programs which will provide special training in skills needed for economic and efficient community development to those technical, professional, and other persons with the capacity to master and employ such skills who are, or are training to be, employed by a governmental or public body which has responsibility for community development, or by a private nonprofit organization which is conducting or has responsibility for housing and community development programs, and (2) support State and local research that is needed in connection with housing programs and needs, public improvement programing, code problems, efficient land use, urban transportation, and similar community development problems."

20 USC 802. (b) Section 802(a) of such Act is amended to read as follows:

"(a) The Secretary is authorized to provide fellowships for the graduate training of professional city planning, management, and housing specialists, and other persons who wish to develop a general capacity in urban affairs and problems as herein provided. Persons shall be selected for such fellowships solely on the basis of ability and upon the recommendation of the Urban Studies Fellowship Advisory Board established pursuant to subsection (b). Fellowships shall be solely for training in public and private nonprofit institutions of higher education having programs of graduate study in the field of city planning or in related fields (including architecture, civil engi-

neering, economics, municipal finance, public administration, urban affairs, and sociology) which programs are oriented to training for careers in city and regional planning, housing, urban renewal, and community development."

(c) Title VIII of such Act is further amended (1) by redesignating sections 804 through 807 as sections 805 through 808, respectively, and (2) by inserting after section 803 a new section as follows: 20 USC 801. 20 USC 804.

"PROJECT GRANTS AND CONTRACTS

"SEC. 804. (a) The Secretary is authorized to make grants to or contracts with institutions of higher education, or combinations of such institutions, to assist them in planning, developing, strengthening, improving, or carrying out programs or projects (1) for the preparation of graduate or professional students in the fields of city and regional planning and management, housing, and urban affairs, or (2) for research into, or development or demonstration of, improved methods of education for these professions. Such grants or contracts may include payment of all or part of the cost of programs or projects. 20 USC 803a.

"(b)(1) A grant or contract authorized by this section shall be made only upon application to the Secretary at such time or times and containing such information as he may prescribe, except that no such application shall be approved unless it—

"(A) sets forth programs, activities, research, or development for which a grant is authorized under this section;

"(B) provides for such fiscal control and fund accounting procedures as may be necessary to assure proper disbursement of and accounting for Federal funds paid to the applicant under this subsection; and

"(C) provides for making such reports, in such form and containing such information, as the Secretary may require to carry out his functions under this subsection, and for keeping such records and for affording such access thereto as the Secretary may find necessary to assure the correctness and verification of such reports.

"(2) Payments under this section may be used, in accordance with regulations of the Secretary, and subject to the terms and conditions set forth in an application approved under paragraph (1), to pay part of the compensation of students employed in professions referred to in subsection (a)(1), except students employed in any branch of the Government of the United States, as part of a program for which a grant has been approved pursuant to this subsection."

(d) Section 807 of such Act (as redesignated by subsection (c) of this section) is amended by inserting before the period at the end of the first sentence a comma and the following: "which amount shall be increased by $3,500,000 on July 1, 1974, and by $3,500,000 on July 1, 1975". 20 USC 806.

## TITLE V—RURAL HOUSING

### INCLUSION OF UNITED STATES TERRITORIES AND TRUST TERRITORY OF THE PACIFIC ISLANDS

SEC. 501. Section 501(a)(1) of the Housing Act of 1949 is amended by striking out "Puerto Rico and the Virgin Islands" and inserting in lieu thereof the following: "the Commonwealth of Puerto Rico, the Virgin Islands, the territories and possessions of the United States, and the Trust Territory of the Pacific Islands". 42 USC 1471.

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REFINANCING OF INDEBTEDNESS FOR CERTAIN ELIGIBLE APPLICANTS

42 USC 1471.

SEC. 502. Section 501(a)(4) of the Housing Act of 1949 is amended—

(1) by adding after the comma at the end of clause (B) the following: "or, if combined with a loan for improvement, rehabilitation, or repairs and not refinanced, is likely to cause a hardship for the applicant, and"; and

(2) striking out clauses (C) and (D) and inserting in lieu thereof the following:

"(C) was incurred by the applicant at least five years prior to his applying for assistance under this title.".

LOANS TO LEASEHOLD OWNERS UNDER ALL RURAL HOUSING PROGRAMS

SEC. 503. Section 501(b)(2) of the Housing Act of 1949 is amended by striking out "sections 502 and 504" and inserting in lieu thereof "this title".

REHABILITATION LOANS AND GRANTS

42 USC 1474.

SEC. 504. Section 504(a) of the Housing Act of 1949 is amended to read as follows:

"(a) In the event the Secretary determines that an eligible applicant cannot qualify for a loan under the provisions of sections 502 and 503 and that repairs or improvements should be made to a rural dwelling occupied by him in order to make such dwelling safe and sanitary and remove hazards to the health of the occupant, his family, or the community, and that repairs should be made to farm buildings in order to remove hazards and make such buildings safe, the Secretary may make a grant or a combined loan and grant to the applicant to cover the cost of improvements or additions, such as repairing roofs, providing toilet facilities, providing a convenient and sanitary water supply, supplying screens, repairing or providing structural supports, or making similar repairs, additions, or improvements, including all preliminary and installation costs in obtaining central water and sewer service. No assistance shall be extended to any one individual under this subsection in the form of a loan, grant, or combined loan and grant in excess of $5,000. Any portion of the sums advanced to the borrower treated as a loan shall be secured and be repayable within twenty years in accordance with the principles and conditions set forth in this title, except that a loan for less than $2,500 need be evidenced only by a promissory note. Sums made available by grant may be made subject to the conditions set forth in this title for the protection of the Government with respect to contributions made on loans made by the Secretary.".

ESCROW ACCOUNTS FOR TAXES, INSURANCE, AND OTHER EXPENSES

42 USC 1471.

SEC. 505. (a) Section 501 of the Housing Act of 1949 is amended by adding at the end thereof the following new subsection:

"(e) The Secretary may establish procedures whereby borrowers under this title may make periodic payments for the purpose of taxes, insurance, and such other necessary expenses as the Secretary may deem appropriate. Such payments shall be held in escrow by the Secretary and paid out by him at the appropriate time or times for the purposes for which such payments are made. The Secretary shall notify a borrower in writing when his loan payments are delinquent.".

42 USC 1472.

(b) The second sentence of section 502(a) of such Act is amended by inserting before the period at the end thereof the following: "and on the borrower prepaying to the Secretary as escrow agent, on terms and conditions prescribed by him, such taxes, insurance, and other

expenses as the Secretary may require in accordance with section 501(e)".

(c) Section 517 of such Act is amended— 42 USC 1487.

(1) by striking out "as it becomes due" in the first sentence of subsection (d);

(2) by striking out "prepayment" and "prepayments" each place they appear in subsection (j)(1) and inserting in lieu thereof "payment" and "payments", respectively; and

(3) by inserting before the semicolon at the end of subsection (j)(1) the following: "or until the next agreed annual or semi-annual remittance date".

RESEARCH AND STUDY PROGRAMS

SEC. 506. (a) Section 506(d) of the Housing Act of 1949 is amended to read as follows: 42 USC 1476.

"(d) The Secretary may carry out the research and study programs authorized by subsections (b) and (c) through grants made by him, on such terms, conditions, and standards as he may prescribe, to land-grant colleges established pursuant to the Act of July 2, 1862 (7 U.S.C. 301–308), or (upon a finding by the Secretary that the research and study involved cannot feasibly be performed through the personnel and facilities of the Department of Agriculture or by land-grant colleges) to such other private or public organizations as he may select.".

(b) Section 506(e) of such Act is amended by striking out "farm housing" each place it appears and inserting in lieu thereof "rural housing".

VETERANS PREFERENCE

SEC. 507. Section 507 of the Housing Act of 1949 is amended— 42 USC 1477.

(1) by inserting after "concurrent resolution of Congress" each place it appears a comma and the following: "or during the period beginning after January 31, 1955, and ending on August 4, 1964, or during the Vietnam era (as defined in section 101(29) of title 38, United States Code)."; and

(2) by inserting "or era" before the period at the end of the third sentence.

UTILIZATION OF COUNTY COMMITTEES

SEC. 508. Section 508(b) of the Housing Act of 1949 is amended to read as follows: 42 USC 1478.

"(b) The committees utilized or appointed pursuant to this section may examine applications of persons desiring to obtain the benefits of section 501(a) (1) and (2) as they relate to the successful operation of a farm, and may submit recommendations to the Secretary with respect to each applicant as to whether the applicant is eligible to receive such benefits, whether by reason of his character, ability, and experience he is likely successfully to carry out undertakings required of him under a loan under such section, and whether the farm with respect to which the application is made is of such character that there is a reasonable likelihood that the making of the loan requested will carry out the purposes of this title. The committees may also certify to the Secretary with respect to the amount of any loan."

ASSISTANCE AUTHORIZATION

SEC. 509. (a) Clauses (b), (c), and (d) of section 513 of the Housing Act of 1949 are amended to read as follows: "(b) not to exceed $80,000,000 for loans and grants pursuant to section 504 during the 42 USC 1483. 42 USC 1474.

42 USC 1486. period beginning July 1, 1956, and ending June 30, 1977; (c) not to exceed $80,000,000 for financial assistance pursuant to section 516 for the period ending June 30, 1977; (d) not to exceed $250,000 per year for research and study programs pursuant to subsections (b), (c), and (d) of section 506 during the period beginning July 1, 1961, and ending June 30, 1974, and not to exceed $1,000,000 per year for such programs during the period beginning October 1, 1974, and ending June 30, 1977;".

Ante, p. 694.

42 USC 1485, 1487. (b) Sections 515(b)(5) and 517(a)(1) of such Act are amended by striking out "October 1, 1974" and inserting in lieu thereof "June 30, 1977".

DIRECT AND INSURED LOANS TO PROVIDE HOUSING AND RELATED FACILITIES FOR ELDERLY PERSONS AND LOWER INCOME FAMILIES IN RURAL AREAS

42 USC 1485. SEC. 510. (a) Section 515(b)(1) of the Housing Act of 1949 is amended—

(1) by striking out "$750,000 or"; and

(2) by striking out "least" and inserting in lieu thereof "less".

"Development cost."

(b) Section 515(d)(4) of such Act is amended to read as follows:

"(4) the term 'development cost' means the costs of constructing, purchasing, improving, altering, or repairing new or existing housing and related facilities and purchasing and improving the necessary land, including necessary and appropriate fees and charges, and initial operating expenses up to 2 per centum of the aforementioned costs, approved by the Secretary. Such fees and charges may include payments of qualified consulting organizations or foundations which operate on a nonprofit basis and which render services or assistance to nonprofit corporations or consumer cooperatives who provide housing and related facilities for low or moderate income families."

DEFINITION OF RURAL AREA

42 USC 1490. SEC. 511. Section 520 of the Housing Act of 1949 is amended by inserting before the period at the end thereof a comma and the following: "or (3) has a population in excess of 10,000 but not in excess of 20,000, and (A) is not contained within a standard metropolitan statistical area, and (B) has a serious lack of mortgage credit, as determined by the Secretary and the Secretary of Housing and Urban Development".

MUTUAL AND SELF-HELP HOUSING

42 USC 1490c. SEC. 512. (a) Section 523(b)(1) of the Housing Act of 1949 is amended by inserting immediately before "; and" at the end thereof the following: ": *Provided*, That the Secretary may advance funds under this paragraph to organizations receiving assistance under clause (A) to enable them to establish revolving accounts for the purchase of land options and any such advances may bear interest at a rate determined by the Secretary and shall be repaid to the Secretary at the expiration of the period for which the grant to the organization involved was made".

(b) Section 523(f) of such Act is amended—

(1) by striking out "1974" each place it appears and inserting in lieu thereof "1977"; and

(2) by striking out "$5,000,000" and inserting in lieu thereof "$10,000,000".

(c) Section 523 of such Act is amended by adding at the end thereof the following new subsection:

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"(h) The Secretary shall issue rules and regulations for the orderly processing and review of applications under this section and rules and regulations protecting the rights of grantees under this section in the event he determines to end grant assistance prior to the termination date of any grant agreement.". Rules and regulations.

SITE LOANS

SEC. 513. The first sentence of section 524(a) of the Housing Act of 1949 is amended to read as follows: "The Secretary may make loans, on such terms and conditions and in such amounts he deems necessary, to public or private nonprofit organizations for the acquisition and development of land as building sites to be subdivided and sold to families, nonprofit organizations, public agencies, and cooperatives eligible for assistance under any section of this title or under any other law which provides financial assistance for housing low- and moderate-income families." 42 USC 1490d.

RENTAL ASSISTANCE

SEC. 514. (a) Section 521(a) of the Housing Act of 1949 is amended by inserting "(1)" after "(a)", and by adding at the end thereof the following new paragraph: 42 USC 1490a.

"(2)(A) The Secretary may make and insure loans under this section and sections 514, 515, and 517 to provide rental or cooperative housing and related facilities for persons and families of low income in multifamily housing projects, and may make, and contract to make, assistance payments to the owners of such rental housing in order to make available to low-income occupants of such housing rentals at rates commensurate to income and not exceeding 25 per centum of income. Such assistance payments shall be made on a unit basis and shall not be made for more than 20 per centum of the units in any one project, except that (i) when the project is financed by a loan under section 515 for elderly housing or by a loan under section 514 and a grant under section 516, such assistance may be made for up to 100 per centum of the units, and (ii) when the Secretary determines such action is necessary or feasible, he may make such payments with respect to more than 20 per centum of the units. 42 USC 1484, 1485, 1487.

"(B) The owner of any project assisted under this paragraph shall be required to provide at least annually a budget of operating expenses and record of tenants' income which shall be used to determine the amount of assistance for each project.

"(C) The project owner shall accumulate, safeguard, and periodically pay to the Secretary any rental charges collected in excess of basic rental charges as established by the Secretary in conformity with subparagraph (A). These funds may be credited to the appropriation and used by the Secretary for making such assistance payments through the end of the next fiscal year."

(b) Section 521(c) of such Act is amended to read as follows:

"(c) There shall be reimbursed to the Rural Housing Insurance Fund by annual appropriations (1) the amounts by which nonprincipal payments made from the fund during each fiscal year to the holders of insured loans described in subsection (a)(1) exceed interest due from the borrowers during each year, and (2) the amount of assistance payments described in subsection (a)(2). The Secretary may from time to time issue notes to the Secretary of the Treasury under section 517(h) to obtain amounts equal to such unreimbursed payments, pending the annual reimbursement by appropriation."

(c) Section 517(j) of such Act is amended—

(1) by striking out "and" at the end of paragraph (2);

(2) by striking out the period at the end of paragraph (3) and inserting in lieu thereof "; and"; and

(3) by adding at the end thereof the following new paragraph:

"(4) to make assistance payments authorized by section 521 (a)(2)."

Ante, p. 696.

TECHNICAL AND SUPERVISORY ASSISTANCE

42 USC 1469.

SEC. 515. Title V of the Housing Act of 1949 is amended by adding at the end thereof the following new section:

"PROGRAMS OF TECHNICAL AND SUPERVISORY ASSISTANCE FOR LOW-INCOME FAMILIES

42 USC 1490e.

"SEC. 525. (a) The Secretary may make grants to or enter into contracts with public or private nonprofit corporations, agencies, institutions, organizations, and other associations approved by him, to pay part or all of the cost of developing, conducting, administering or coordinating effective and comprehensive programs of technical and supervisory assistance which will aid needy low-income individuals and families in benefiting from Federal, State, and local housing programs in rural areas. In processing applications for such grants or contracts made by private nonprofit corporations, agencies, institutions, organizations, and other associations, the Secretary shall give preference to those which are sponsored (including assistance to the applicant in processing the application, implementing the technical assistance program, and carrying out the obligations of the grant or contract) by a State, county, municipality, or other governmental entity or public body.

"(b) The Secretary is authorized to make loans to public or private nonprofit corporations, agencies, institutions, organizations, and other associations approved by him for the necessary expenses, prior to construction, of planning, and obtaining financing for, the rehabilitation or construction of housing for low-income individuals or families under any Federal, State, or local housing program which is or could be used in rural areas. Such loans shall be made without interest and shall be for the reasonable costs expected to be incurred in planning, and in obtaining financing for, such housing prior to the availability of financing, including but not limited to preliminary surveys and analyses of market needs, preliminary site engineering and architectural fees, and construction loan fees and discounts. The Secretary shall require repayment of loans made under this subsection, under such terms and conditions as he may require, upon completion of the housing or sooner, and may cancel any part or all of such loan if he determines that it cannot be recovered from the proceeds of any permanent loan made to finance the rehabilitation or construction of the housing.

Appropriation.

"(c) There are authorized to be appropriated for the fiscal years ending June 30, 1975, and June 30, 1976, not to exceed $5,000,000 for the purposes of subsection (a) and not to exceed $5,000,000 for the purposes of subsection (b). Any amounts so appropriated shall remain available until expended, and any amounts authorized for any fiscal year under this subsection but not appropriated may be appropriated for any succeeding fiscal year.

Low-income sponsor fund.

"(d) All funds appropriated for the purpose of subsection (b) shall be deposited in a fund which shall be known as the low-income sponsor fund, and which shall be available without fiscal year limitation and be administered by the Secretary as a revolving fund for carrying out the purposes of that subsection. Sums received in repayment of loans made under subsection (b) shall be deposited in such fund.".

CONDOMINIUM HOUSING

SEC. 516. (a) Title V of the Housing Act of 1949 (as amended by section 515 of this Act) is amended by adding at the end thereof the following new section: Ante, p. 697.

"CONDOMINIUM HOUSING

"SEC. 526. (a) The Secretary is authorized, in his discretion and upon such terms and conditions (substantially identical insofar as may be feasible with those specified in section 502) as he may prescribe, to make loans to persons and families of low or moderate income, and to insure and make commitments to insure loans made to persons and families of low or moderate income, to assist them in purchasing dwelling units in condominiums located in rural areas. 42 USC 1490f. Ante, p. 693.

"(b) Any loan made or insured under subsection (a) shall cover a one-family dwelling unit in a condominium, and shall be subject to such provisions as the Secretary determines to be necessary for the maintenance of the common areas and facilities of the condominium project and to such additional requirements as the the Secretary deems appropriate for the protection of the consumer.

"(c) In addition to individual loans made or insured under subsection (a) the Secretary is authorized, in his discretion and upon such terms and conditions (substantially identical insofar as may be feasible with those specified in section 515) as he may prescribe, to make or insure blanket loans to a borrower who shall certify to the Secretary, as a condition of obtaining such loan or insurance, that upon completion of the multifamily project the ownership of the project will be committed to a plan of family unit ownership under which (1) each family unit will be eligible for a loan or insurance under subsection (a), and (2) the individual dwelling units in the project will be sold only on a condominium basis and only to purchasers eligible for a loan or insurance under subsection (a). The principal obligation of any blanket loan made or insured under this subsection shall in no case exceed the sum of the individual amounts of the loans which could be made or insured with respect to the individual dwelling units in the project under subsection (a).

"(d) As used in this section, the term 'condominium' means a multiunit housing project which is subject to a plan of family unit ownership acceptable to the Secretary under which each dwelling unit is individually owned and each such owner holds an undivided interest in the common areas and facilities which serve the project." "Condominium."

(b) Section 517(b) of such Act is amended by striking out "and 524" and inserting in lieu thereof "524, and 526". 42 USC 1487.

(c)(1) Section 521(a)(1) of such Act (as amended by section 514 (a) of this Act) is amended— 42 USC 1484; Supra.

(A) by striking out "and loans under section 515" and inserting in lieu thereof "loans under section 515"; and Ante, p. 696. 42 USC 1485.

(B) by inserting after "elderly families," the following: "and loans under section 526 to provide condominium housing for persons and families of low or moderate income,".

(2) Section 521(b) of such Act is amended—

(A) by striking out "or 517(a)(1)" and inserting in lieu thereof ", 517(a)(1), or 526(a)"; and

(B) by inserting "or 526(c)" after "under section 515".

(3) Section 521(c) of such Act (as amended by section 514(b) of this Act) is amended by inserting "and section 526" after "section 517(h)".

TRANSFER OF PRE-1965 INSURED HOUSING LOANS TO THE RURAL HOUSING INSURANCE FUND

Ante, p. 698.

SEC. 517. Section 517(b) of the Housing Act of 1949 is amended by adding at the end thereof the following new sentences: "The notes held in the Agricultural Credit Insurance Fund (7 U.S.C. 1929) which evidence loans made or insured by the Secretary under section 514 or 515(b), the rights and liabilities of that Fund under insurance contracts relating to such loans held by insured investors, the mortgages securing the obligations of the borrowers under such loans held in that Fund or by insured investors, and all rights to subsequent collections on and proceeds of such notes, contracts, and mortgages, are hereby transferred to the Rural Housing Insurance Fund and for the purposes of this title and any other Act shall be subject to the provisions of this section as if created pursuant thereto. The Rural Housing Insurance Fund shall compensate the Agricultural Credit Insurance Fund for the aggregate unpaid principal balance plus accrued interest of the notes so transferred.".

42 USC 1484; Ante, p. 695.

42 USC 1487.

MOBILE HOMES

Ante, p. 697, 698.

SEC. 518. Title V of the Housing Act of 1949 (as amended by sections 515 and 516(a) of this Act) is amended by adding at the end thereof the following new section:

"MOBILE HOMES

"Housing." 42 USC 1490g.

"SEC. 527. (a) As used in this title, the term 'housing' shall, notwithstanding any other provision of this title and to the extent deemed practicable by the Secretary, include mobile homes and mobile home sites.

"(b) With respect to mobile homes and mobile home sites financed under this title, the Secretary shall—

"(1) prescribe minimum property standards to assure the livability and durability of the mobile home and the suitability of the site on which it is to be located, and

"(2) obtain assurances from the borrower that the mobile home will be placed on a site which complies with standards prescribed by the Secretary and with applicable local requirements.

Loans under this title for the purchase of mobile homes and sites shall be made on the same terms and conditions as are applicable under section 2 of the National Housing Act to obligations financing the purchase of mobile homes and lots on which to place such homes."

Ante, p. 685.

CONTRACT SERVICES AND FEES

42 USC 1476.

SEC. 519. (a) Section 506(a) of the Housing Act of 1949 is amended by striking out ", as may be required by the Secretary, by competent employees of the Secretary" and inserting in lieu thereof "as required by the Secretary".

42 USC 1487.

(b) Section 517(j)(3) of such Act is amended by inserting after "borrowers," the following: "and other services customary in the industry, construction inspections, commercial appraisals, servicing of loans, and other related program services and expenses,".

STATE AND LOCAL AGENCIES

42 USC 1471.

SEC. 520. Section 501(c) of the Housing Act of 1949 is amended by adding at the end thereof the following: "If an applicant is a State or local public agency—

"(A) the provisions of clause (3) shall not apply to its application; and

"(B) the applicant shall be eligible to participate in any program under this title if the persons or families to be served by the applicant with the assistance being sought would be eligible to participate in such program."

## TITLE VI—MOBILE HOME CONSTRUCTION AND SAFETY STANDARDS

National Mobile Home Construction and Safety Standards Act of 1974.

### SHORT TITLE

SEC. 601. This title may be cited as the "National Mobile Home Construction and Safety Standards Act of 1974". 42 USC 5401 note.

### STATEMENT OF PURPOSE

SEC. 602. The Congress declares that the purposes of this title are to reduce the number of personal injuries and deaths and the amount of insurance costs and property damage resulting from mobile home accidents and to improve the quality and durability of mobile homes. Therefore, the Congress determines that it is necessary to establish Federal construction and safety standards for mobile homes and to authorize mobile home safety research and development. 42 USC 5401.

### DEFINITIONS

SEC. 603. As used in this title, the term— 42 USC 5402.

(1) "mobile home construction" means all activities relating to the assembly and manufacture of a mobile home including but not limited to those relating to durability, quality, and safety;

(2) "dealer" means any person engaged in the sale, leasing, or distribution of new mobile homes primarily to persons who in good faith purchase or lease a mobile home for purposes other than resale;

(3) "defect" includes any defect in the performance, construction, components, or material of a mobile home that renders the home or any part thereof not fit for the ordinary use for which it was intended;

(4) "distributor" means any person engaged in the sale and distribution of mobile homes for resale;

(5) "manufacturer" means any person engaged in manufacturing or assembling mobile homes, including any person engaged in importing mobile homes for resale;

(6) "mobile home" means a structure, transportable in one or more sections, which is eight body feet or more in width and is thirty-two body feet or more in length, and which is built on a permanent chassis and designed to be used as a dwelling with or without a permanent foundation when connected to the required utilities, and includes the plumbing, heating, air-conditioning, and electrical systems contained therein;

(7) "Federal mobile home construction and safety standard" means a reasonable standard for the construction, design, and performance of a mobile home which meets the needs of the public including the need for quality, durability, and safety;

(8) "mobile home safety" means the performance of a mobile home in such a manner that the public is protected against any unreasonable risk of the occurrence of accidents due to the design

or construction of such mobile home, or any unreasonable risk of death or injury to the user or to the public if such accidents do occur;

(9) "imminent safety hazard" means an imminent and unreasonable risk of death or severe personal injury;

(10) "purchaser" means the first person purchasing a mobile home in good faith for purposes other than resale;

(11) "Secretary" means the Secretary of Housing and Urban Development;

(12) "State" includes each of the several States, the District of Columbia, the Commonwealth of Puerto Rico, Guam, the Virgin Islands, the Canal Zone, and American Samoa; and

(13) "United States district courts" means the Federal district courts of the United States and the United States courts of the Commonwealth of Puerto Rico, Guam, the Virgin Islands, the Canal Zone, and American Samoa.

FEDERAL MOBILE HOME CONSTRUCTION AND SAFETY STANDARDS

42 USC 5403.

SEC. 604. (a) The Secretary, after consultation with the Consumer Product Safety Commission, shall establish by order appropriate Federal mobile home construction and safety standards. Each such Federal mobile home standard shall be reasonable and shall meet the highest standards of protection, taking into account existing State and local laws relating to mobile home safety and construction.

Notice.

(b) All orders issued under this section shall be issued after notice and an opportunity for interested persons to participate are provided in accordance with the provisions of section 553 of title 5, United States Code.

Effective date.

(c) Each order establishing a Federal mobile home construction and safety standard shall specify the date such standard is to take effect, which shall not be sooner than one hundred and eighty days or later than one year after the date such order is issued, unless the Secretary finds, for good cause shown, that an earlier or later effective date is in the public interest, and publishes his reasons for such finding.

(d) Whenever a Federal mobile home construction and safety standard established under this title is in effect, no State or political subdivision of a State shall have any authority either to establish, or to continue in effect, with respect to any mobile home covered, any standard regarding construction or safety applicable to the same aspect of performance of such mobile home which is not identical to the Federal mobile home construction and safety standard.

Amendment or revocation, effective date.

(e) The Secretary may by order amend or revoke any Federal mobile home construction or safety standard established under this section. Such order shall specify the date on which such amendment or revocation is to take effect, which shall not be sooner than one hundred and eighty days or later than one year from the date the order is issued, unless the Secretary finds, for good cause shown, than an earlier or later date is in the public interest, and publishes his reasons for such finding.

(f) In establishing standards under this section, the Secretary shall—

(1) consider relevant available mobile home construction and safety data, including the results of the research, development, testing, and evaluation activities conducted pursuant to this title, and those activities conducted by private organizations and other governmental agencies to determine how to best protect the public;

(2) consult with such State or interstate agencies (including legislative committees) as he deems appropriate;

(3) consider whether any such proposed standard is reasonable for the particular type of mobile home or for the geographic region for which it is prescribed;

(4) consider the probable effect of such standard on the cost of the mobile home to the public; and

(5) consider the extent to which any such standard will contribute to carrying out the purposes of this title.

(g) The Secretary shall issue an order establishing initial Federal mobile home construction and safety standards not later than one year after the date of enactment of this Act. Effective date.

NATIONAL MOBILE HOME ADVISORY COUNCIL

SEC. 605. (a) The Secretary shall appoint a National Mobile Home Advisory Council with the following composition: eight members selected from among consumer organizations, community organizations, and recognized consumer leaders; eight members from the mobile home industry and related groups including at least one representative of small business; and eight members selected from government agencies including Federal, State, and local governments. Appointments under this subsection shall be made without regard to the provisions of title 5, United States Code, relating to appointments in the competitive service, classification, and General Schedule pay rates. The Secretary shall publish the names of the members of the Council annually and shall designate which members represent the general public. 42 USC 5404. Appointment; membership. 5 USC 101 et seq.

(b) The Secretary shall, to the extent feasible, consult with the Advisory Council prior to establishing, amending, or revoking any mobile home construction or safety standard pursuant to the provisions of this title. Safety standards, establishment or revocation, consultation with Advisory Council.

(c) Any member of the National Mobile Home Advisory Council who is appointed from outside the Federal Government may be compensated at a rate not to exceed $100 per diem (including travel-time) when engaged in the actual duties of the Advisory Council. Such members, while away from their homes or regular places of business, may be allowed travel expenses, including per diem in lieu of subsistence as authorized by section 5703(b) of title 5, United States Code, for persons in the Government service employed intermittently. Compensation.

JUDICIAL REVIEW OF ORDERS

SEC. 606. (a)(1) In a case of actual controversy as to the validity of any order under section 604, any person who may be adversely affected by such order when it is effective may at any time prior to the sixtieth day after such order is issued file a petition with the United States court of appeals for the circuit wherein such person resides or has his principal place of business, for judicial review of such order. A copy of the petition shall be forthwith transmitted by the clerk of the court to the Secretary or other officer designated by him for that purpose. The Secretary thereupon shall file in the court the record of the proceedings on which the Secretary based his order, as provided in section 2112 of title 28, United States Code. Petition, filing. 42 USC 5405.

(2) If the petitioner applies to the court for leave to adduce additional evidence, and shows to the satisfaction of the court that such additional evidence is material and that there were reasonable grounds for the failure to adduce such evidence in the proceeding before the Secretary, the court may order such additional evidence (and evidence in rebuttal thereof) to be taken before the Secretary, and to be adduced Additional evidence.

upon the hearing, in such manner and upon such terms and conditions as to the court may seem proper. The Secretary may modify his findings as to the facts, or make new findings, by reason of the additional evidence so taken, and he shall file such modified or new findings, and his recommendation, if any, for the modification or setting aside of his original order, with the return of such additional evidence.

Jurisdiction.

(3) Upon the filing of the petition referred to in paragraph (1) of this subsection, the court shall have jurisdiction to review the order in accordance with the provisions of sections 701 through 706 of title 5, United States Code, and to grant appropriate relief.

Review.

(4) The judgment of the court affirming or setting aside, in whole or in part, any such order of the Secretary shall be final, subject to review by the Supreme Court of the United States upon certiorari or certification as provided in section 1254 of title 28, United States Code.

Savings provision.

(5) Any action instituted under this subsection shall survive, notwithstanding any change in the person occupying the office of Secretary or any vacancy in such office.

(6) The remedies provided for in this subsection shall be in addition to and not in substitution for any other remedies provided by law.

Transcript, copies.

(b) A certified copy of the transcript of the record and proceedings under this section shall be furnished by the Secretary to any interested party at his request and payment of the costs thereof, and shall be admissible in any criminal, exclusion of imports, or other proceeding arising under or in respect of this title, irrespective of whether proceedings with respect to the order have previously been initiated or become final under subsection (a).

PUBLIC INFORMATION

42 USC 5406.

SEC. 607. (a) Whenever any manufacturer is opposed to any action of the Secretary under section 604 or under any other provision of this title on the grounds of increased cost or for other reasons, the manufacturer shall submit such cost and other information (in such detail as the Secretary may by rule or order prescribe) as may be necessary in order to properly evaluate the manufacturer's statement.

(b) Such information shall be available to the public unless the manufacturer establishes that it contains a trade secret or that disclosure of any portion of such information would put the manufacturer at a substantial competitive disadvantage. Notice of the availability of such information shall be published promptly in the Federal Register. If the Secretary determines that any portion of such information contains a trade secret or that the disclosure of any portion of such information would put the manufacturer at a substantial competitive disadvantage, such portion may be disclosed to the public only in such manner as to preserve the confidentiality of such trade secret or in such combined or summary form so as not to disclose the identity of any individual manufacturer, except that any such information may be disclosed to other officers or employees concerned with carrying out this title or when relevant in any proceeding under this title. Nothing in this subsection shall authorize the withholding of information by the Secretary or any officer or employee under his control from the duly authorized committees of the Congress.

Publication in Federal Register.

Safety standard, amendment or revocation; publication in Federal Register.

(c) If the Secretary proposes to establish, amend, or revoke a Federal mobile home construction and safety standard under section 604 on the basis of information submitted pursuant to subsection (a), he shall publish a notice of such proposed action, together with the reasons therefor, in the Federal Register at least thirty days in advance of making a final determination, in order to allow interested parties an opportunity to comment.

(d) For purposes of this section, "cost information" means information with respect to alleged cost increases resulting from action by the Secretary, in such a form as to permit the public and the Secretary to make an informed judgment on the validity of the manufacturer's statements. Such term includes both the manufacturer's cost and the cost to retail purchasers. "Cost information."

(e) Nothing in this section shall be construed to restrict the authority of the Secretary to obtain or require submission of information under any other provision of this title.

RESEARCH, TESTING, DEVELOPMENT, AND TRAINING

SEC. 608. (a) The Secretary shall conduct research, testing, development, and training necessary to carry out the purposes of this title, including, but not limited to— 42 USC 5407.

(1) collecting data from any source for the purpose of determining the relationship between mobile home performance characteristics and (A) accidents involving mobile homes, and (B) the occurrence of death, personal injury, or damage resulting from such accidents;

(2) procuring (by negotiation or otherwise) experimental and other mobile homes for research and testing purposes; and

(3) selling or otherwise disposing of test mobile homes and reimbursing the proceeds of such sale or disposal into the current appropriation available for the purpose of carrying out this title.

(b) The Secretary is authorized to conduct research, testing, development, and training as authorized to be carried out by subsection (a) of this section by contracting for or making grants for the conduct of such research, testing, development, and training to States, interstate agencies, and independent institutions. Grants.

COOPERATION WITH PUBLIC AND PRIVATE AGENCIES

SEC. 609. The Secretary is authorized to advise, assist, and cooperate with other Federal agencies and with State and other interested public and private agencies, in the planning and development of— 42 USC 5408.

(1) mobile home construction and safety standards; and

(2) methods for inspecting and testing to determine compliance with mobile home standards.

PROHIBITED ACTS

SEC. 610. (a) No person shall— 42 USC 5409.

(1) make use of any means of transportation or communication affecting interstate or foreign commerce or the mails to manufacture for sale, lease, sell, offer for sale or lease, or introduce or deliver, or import into the United States, any mobile home which is manufactured on or after the effective date of any applicable Federal mobile home construction and safety standard under this title and which does not comply with such standard, except as provided in subsection (b), where such manufacture, lease, sale, offer for sale or lease, introduction, delivery, or importation affects commerce;

(2) fail or refuse to permit access to or copying of records, or fail to make reports or provide information, or fail or refuse to permit entry or inspection, as required under section 614;

(3) fail to furnish notification of any defect as required by section 615;

(4) fail to issue a certification required by section 616, or issue a certification to the effect that a mobile home conforms to all

applicable Federal mobile home construction and safety standards, if such person in the exercise of due care has reason to know that such certification is false or misleading in a material respect; or

(5) fail to comply with a final order issued by the Secretary under this title.

(b)(1) Paragraph (1) of subsection (a) shall not apply to the sale the offer for sale, or the introduction or delivery for introduction in interstate commerce of any mobile home after the first purchase of it in good faith for purposes other than resale.

(2) For purposes of section 611, paragraph (1) of subsection (a) shall not apply to any person who establishes that he did not have reason to know in the exercise of due care that such mobile home is not in conformity with applicable Federal mobile home construction and safety standards, or to any person who, prior to such first purchase, holds a certificate issued by the manufacturer or importer of such mobile home to the effect that such mobile home conforms to all applicable Federal mobile home construction and safety standards, unless such person knows that such mobile home does not so conform.

Importation, refusal.

(3) A mobile home offered for importation in violation of paragraph (1) of subsection (a) shall be refused admission into the United States under joint regulations issued by the Secretary of the Treasury and the Secretary, except that the Secretary of the Treasury and the Secretary may, by such regulations, provide for authorizing the importation of such mobile home into the United States upon such terms and conditions (including the furnishing of a bond) as may appear to them appropriate to insure that any such mobile home will be brought into conformity with any applicable Federal mobile home construction or safety standard prescribed under this title, or will be exported from, or forfeited to, the United States.

(4) The Secretary of the Treasury and the Secretary may, by joint regulations, permit the importation of any mobile home after the first purchase of it in good faith for purposes other than resale.

(5) Paragraph (1) of subsection (a) shall not apply in the case of a mobile home intended solely for export, and so labeled or tagged on the mobile home itself and on the outside of the container, if any, in which it is to be exported.

Liability under common law, exemption, prohibition.

(c) Compliance with any Federal mobile home construction or safety standard issued under this title does not exempt any person from any liability under common law.

CIVIL AND CRIMINAL PENALTY

42 USC 5410.

SEC. 611. (a) Whoever violates any provision of section 610, or any regulation or final order issued thereunder, shall be liable to the United States for a civil penalty of not to exceed $1,000 for each such violation. Each violation of a provision of section 610, or any regulation or order issued thereunder shall constitute, a separate violation with respect to each mobile home or with respect to each failure or refusal to allow or perform an act required thereby, except that the maximum civil penalty may not exceed $1,000,000 for any related series of violations occurring within one year from the date of the first violation.

(b) An individual or a director, officer, or agent of a corporation who knowingly and willfully violates section 610 in a manner which threatens the health or safety of any purchaser shall be fined not more than $1,000 or imprisoned not more than one year, or both.

JURISDICTION AND VENUE

42 USC 5411.

SEC. 612. (a) The United States district courts shall have jurisdiction, for cause shown and subject to the provisions of rule 65 (a) and

(b) of the Federal Rules of Civil Procedure, to restrain violations of this title, or to restrain the sale, offer for sale, or the importation into the United States, of any mobile home which is determined, prior to the first purchase of such mobile home in good faith for purposes other than resale, not to conform to applicable Federal mobile home construction and safety standards prescribed pursuant to this title or to contain a defect which constitutes an imminent safety hazard, upon petition by the appropriate United States attorney or the Attorney General on behalf of the United States. Whenever practicable, the Secretary shall give notice to any person against whom an action for injunctive relief is contemplated and afford him an opportunity to present his views and the failure to give such notice and afford such opportunity shall not preclude the granting of appropriate relief. 28 USC app.

(b) In any proceeding for criminal contempt for violation of an injunction or restraining order issued under this section, which violation also constitutes a violation of this title, trial shall be by the court or, upon demand of the accused, by a jury. Such trial shall be conducted in accordance with the practice and procedure applicable in the case of proceedings subject to the provisions of rule 42(b) of the Federal Rules of Criminal Procedure. Trial by court or jury. 18 USC app.

(c) Actions under subsection (a) of this section and section 611 may be brought in the district wherein any act or transaction constituting the violation occurred, or in the district wherein the defendant is found or is an inhabitant or transacts business, and process in such cases may be served in any other district of which the defendant is an inhabitant or wherever the defendant may be found.

(d) In any action brought by the United States under subsection (a) of this section or section 611, subpenas by the United States for witnesses who are required to attend at United States district court may run into any other district. Subpenas.

(e) It shall be the duty of every manufacturer offering a mobile home for importation into the United States to designate in writing an agent upon whom service of all administrative and judicial processes, notices, orders, decisions, and requirements may be made for and on behalf of such manufacturer, and to file such designation with the Secretary, which designation may from time to time be changed by like writing, similarly filed. Service of all administrative and judicial processes, notices, orders, decisions, and requirements may be made upon such manufacturer by service upon such designated agent at his office or usual place of residence with like effect as if made personally upon such manufacturer, and in default of such designation of such agent, service of process or any notice, order, requirement, or decision in any proceeding before the Secretary or in any judicial proceeding pursuant to this title may be made by mailing such process, notice, order, requirement, or decision to the Secretary by registered or certified mail. Agent, designation by manufacturer for unparted homes.

NONCOMPLIANCE WITH STANDARDS

SEC. 613. (a) If the Secretary or a court of appropriate jurisdiction determines that any mobile home does not conform to applicable Federal mobile home construction and safety standards, or that it contains a defect which constitutes an imminent safety hazard, after the sale of such mobile home by a manufacturer to a distributor or a dealer and prior to the sale of such mobile home by such distributor or dealer to a purchaser— 42 USC 5412.

(1) the manufacturer shall immediately repurchase such mobile home from such distributor or dealer at the price paid by such distributor or dealer, plus all transportation charges involved and a reasonable reimbursement of not less than 1 per centum per

month of such price paid prorated from the date of receipt by certified mail of notice of such nonconformance to the date of repurchase by the manufacturer; or

Parts, replacement and reimbursement for installation.

(2) the manufacturer, at his own expense, shall immediately furnish the purchasing distributor or dealer the required conforming part or parts or equipment for installation by the distributor or dealer on or in such mobile home, and for the installation involved the manufacturer shall reimburse such distributor or dealer for the reasonable value of such installation plus a reasonable reimbursement of not less than 1 per centum per month of the manufacturer's or distributor's selling price prorated from the date of receipt by certified mail of notice of such nonconformance to the date such vehicle is brought into conformance with applicable Federal standards, so long as the distributor or dealer proceeds with reasonable diligence with the installation after the required part or equipment is received.

The value of such reasonable reimbursements as specified in paragraphs (1) and (2) of this subsection shall be fixed by mutual agreement of the parties, or, failing such agreement, by the court pursuant to the provisions of subsection (b).

Noncompliance, court injunction.

(b) If any manufacturer fails to comply with the requirements of subsection (a), then the distributor or dealer, as the case may be, to whom such mobile home has been sold may bring an action seeking a court injunction compelling compliance with such requirements on the part of such manufacturer. Such action may be brought in any district court in the United States in the district in which such manufacturer resides, or is found, or has an agent, without regard to the amount in controversy, and the person bringing the action shall also be entitled to recover any damage sustained by him, as well as all court costs plus reasonable attorneys' fees. Any action brought pursuant to this section shall be forever barred unless commenced within three years after the cause of action shall have accrued.

Statute of limitations.

INSPECTION OF MOBILE HOMES AND RECORDS

42 USC 5413.

SEC. 614. (a) The Secretary is authorized to conduct such inspections and investigations as may be necessary to promulgate or enforce Federal mobile home construction and safety standards established under this title or otherwise to carry out his duties under this title. He shall furnish the Attorney General and, when appropriate, the Secretary of the Treasury any information obtained indicating noncompliance with such standards for appropriate action.

(b)(1) For purposes of enforcement of this title, persons duly designated by the Secretary, upon presenting appropriate credentials to the owner, operator, or agent in charge, are authorized—

(A) to enter, at reasonable times and without advance notice, any factory, warehouse, or establishment in which mobile homes are manufactured, stored, or held for sale; and

(B) to inspect, at reasonable times and within reasonable limits and in a reasonable manner, any such factory, warehouse, or establishment, and to inspect such books, papers, records, and documents as are set forth in subsection (c). Each such inspection shall be commenced and completed with reasonable promptness.

(2) The Secretary is authorized to contract with State and local governments and private inspection organizations to carry out his functions under this subsection.

(c) For the purpose of carrying out the provisions of this title, the Secretary is authorized—

Hearings.

(1) to hold such hearings, take such testimony, sit and act at such times and places, administer such oaths, and require, by

subpena or otherwise, the attendance and testimony of such witnesses and the production of such books, papers, correspondence, memorandums, contracts, agreements, or other records, as the Secretary or such officer or employee deems advisable. Witnesses summoned pursuant to this subsection shall be paid the same fees and mileage that are paid witnesses in the courts of the United States;

Witness fees.

(2) to examine and copy any documentary evidence of any person having materials or information relevant to any function of the Secretary under this title;

(3) to require, by general or special orders, any person to file, in such form as the Secretary may prescribe, reports or answers in writing to specific questions relating to any function of the Secretary under this title. Such reports and answers shall be made under oath or otherwise, and shall be filed with the Secretary within such reasonable period as the Secretary may prescribe;

Filing of reports or answers to questions.

(4) to request from any Federal agency any information he deems necessary to carry out his functions under this title, and each such agency is authorized and directed to cooperate with the Secretary and to furnish such information upon request made by the Secretary, and the head of any Federal agency is authorized to detail, on a reimbursable basis, any personnel of such agency to assist in carrying out the duties of the Secretary under this title; and

Information request from Federal agency.

(5) to make available to the public any information which may indicate the existence of a defect which relates to mobile home construction or safety or of the failure of a mobile home to comply with applicable mobile home construction and safety standards. The Secretary shall disclose so much of other information obtained under this subsection to the public as he determines will assist in carrying out this title; but he shall not (under the authority of this sentence) make available or disclose to the public any information which contains or relates to a trade secret or any information the disclosure of which would put the person furnishing such information at a substantial competitive disadvantage, unless he determines that it is necessary to carry out the purpose of this title.

Safety construction and safety standards, disclosure by Secretary.

(d) Any of the district courts of the United States within the jurisdiction of which an inquiry is carried on may, in the case of contumacy or refusal to obey a subpena or order of the Secretary issued under paragraph (1) or paragraph (3) of subsection (c) of this section, issue an order requiring compliance therewith; and any failure to obey such order of the court may be punished by such court as a contempt thereof.

Violation, penalty.

(e) Each manufacturer of mobile homes shall submit the building plans for every model of such mobile homes to the Secretary or his designee for the purpose of inspection under this section. The manufacturer must certify that each such building plan meets the Federal construction and safety standards in force at that time before the model involved is produced.

Building plans, submission to Secretary for approval.

(f) Each manufacturer, distributor, and dealer of mobile homes shall establish and maintain such records, make such reports, and provide such information as the Secretary may reasonably require to enable him to determine whether such manufacturer, distributor, or dealer has acted or is acting in compliance with this title and Federal mobile home construction and safety standards prescribed pursuant to this title and shall, upon request of a person duly designated by the Secretary, permit such person to inspect appropriate books, papers, records, and documents relevant to determining whether such manufacturer, distributor, or dealer has acted or is acting in compliance

Records and reports, inspection.

with this title and mobile home construction and safety standards prescribed pursuant to this title.

Performance and technical data.

(g) Each manufacturer of mobile homes shall provide to the Secretary such performance data and other technical data related to performance and safety as may be required to carry out the purposes of this title. These shall include records of tests and test results which the Secretary may require to be performed. The Secretary is authorized to require the manufacturer to give notification of such performance and technical data to—

Notification to purchasers.

(1) each prospective purchaser of a mobile home before its first sale for purposes other than resale, at each location where any such manufacturer's mobile homes are offered for sale by a person with whom such manufacturer has a contractual, proprietary, or other legal relationship and in a manner determined by the Secretary to be appropriate, which may include, but is not limited to, printed matter (A) available for retention by such prospective purchaser, and (B) sent by mail to such prospective purchaser upon his request; and

(2) the first person who purchases a mobile home for purposes other than resale, at the time of such purchase or in printed matter placed in the mobile home.

Information disclosure, exception.

(h) All information reported to or otherwise obtained by the Secretary or his representative pursuant to subsection (b), (c), (f), or (g) which contains or relates to a trade secret, or which, if disclosed, would put the person furnishing such information at a substantial competitive disadvantage, shall be considered confidential, except that such information may be disclosed to other officers or employees concerned with carrying out this title or when relevant in any proceeding under this title. Nothing in this section shall authorize the withholding of information by the Secretary or any officer or employee under his control from the duly authorized committees of the Congress.

NOTIFICATION AND CORRECTION OF DEFECTS

42 USC 5414.

SEC. 615. (a) Every manufacturer of mobile homes shall furnish notification of any defect in any mobile home produced by such manufacturer which he determines, in good faith, relates to a Federal mobile home construction or safety standard or contains a defect which constitutes an imminent safety hazard to the purchaser of such mobile home, within a reasonable time after such manufacturer has discovered such defect.

(b) The notification required by subsection (a) shall be accomplished—

(1) by mail to the first purchaser (not including any dealer or distributor of such manufacturer) of the mobile home containing the defect, and to any subsequent purchaser to whom any warranty on such mobile home has been transferred;

(2) by mail to any other person who is a registered owner of such mobile home and whose name and address has been ascertained pursuant to procedures established under subsection (f); and

(3) by mail or other more expeditious means to the dealer or dealers of such manufacturer to whom such mobile home was delivered.

Description.

(c) The notification required by subsection (a) shall contain a clear description of such defect or failure to comply, an evaluation of the risk to mobile home occupants' safety reasonably related to such defect, and a statement of the measures needed to repair the defect. The notification shall also inform the owner whether the defect is a construction or safety defect which the manufacturer will have corrected

at no cost to the owner of the mobile home under subsection (g) or otherwise, or is a defect which must be corrected at the expense of the owner.

(d) Every manufacturer of mobile homes shall furnish to the Secretary a true or representative copy of all notices, bulletins, and other communications to the dealers of such manufacturer or purchasers of mobile homes of such manufacturer regarding any defect in any such mobile home produced by such manufacturer. The Secretary shall disclose to the public so much of the information contained in such notices or other information obtained under section 614 as he deems will assist in carrying out the purposes of this title, but he shall not disclose any information which contains or relates to a trade secret, or which, if disclosed, would put such manufacturer at a substantial competitive disadvantage, unless he determines that it is necessary to carry out the purposes of this title.

Communications to dealers, copies to Secretary.

Information disclosure, exception.

(e) If the Secretary determines that any mobile home—

(1) does not comply with an applicable Federal mobile home construction and safety standard prescribed pursuant to section 604; or

(2) contains a defect which constitutes an imminent safety hazard,

then he shall immediately notify the manufacturer of such mobile home of such defect or failure to comply. The notice shall contain the findings of the Secretary and shall include all information upon which the findings are based. The Secretary shall afford such manufacturer an opportunity to present his views and evidence in support thereof, to establish that there is no failure of compliance. If after such presentation by the manufacturer the Secretary determines that such mobile home does not comply with applicable Federal mobile home construction or safety standards, or contains a defect which constitutes an imminent safety hazard, the Secretary shall direct the manufacturer to furnish the notification specified in subsections (a) and (b) of this section.

Noncompliance notice to manufacturer.

(f) Every manufacturer of mobile homes shall maintain a record of the name and address of the first purchaser of each mobile home (for purposes other than resale), and, to the maximum extent feasible, shall maintain procedures for ascertaining the name and address of any subsequent purchaser thereof and shall maintain a record of names and addresses so ascertained. Such records shall be kept for each home produced by a manufacturer. The Secretary may establish by order procedures to be followed by manufacturers in establishing and maintaining such records, including procedures to be followed by distributors and dealers to assist manufacturers to secure the information required by this subsection. Such procedures shall be reasonable for the particular type of mobile home for which they are prescribed.

Record of purchasers.

(g) A manufacturer required to furnish notification of a defect under subsection (a) or (e) shall also bring the mobile home into compliance with applicable standards and correct the defect or have the defect corrected within a reasonable period of time at no expense to the owner, but only if—

Defect corrections, conditions.

(1) the defect presents an unreasonable risk of injury or death to occupants of the affected mobile home or homes;

(2) the defect can be related to an error in design or assembly of the mobile home by the manufacturer.

The Secretary may direct the manufacturer to make such corrections after providing an opportunity for oral and written presentation of views by interested persons. Nothing in this section shall limit the rights of the purchaser or any other person under any contract or applicable law.

(h) The manufacturer shall submit his plan for notifying owners of the defect and for repairing such defect (if required under subsection (g)) to the Secretary for his approval before implementing such plan. Whenever a manufacturer is required under subsection (g) to correct a defect, the Secretary shall approve with or without modification, after consultation with the manufacturer of the mobile home involved, such manufacturer's remedy plan including the date when, and the method by which, the notification and remedy required pursuant to this section shall be effectuated. Such date shall be the earliest practicable one but shall not be more than sixty days after the date of discovery or determination of the defect or failure to comply, unless the Secretary grants an extension of such period for good cause shown and publishes a notice of such extension in the Federal Register. Such manufacturer is bound to implement such remedy plan as approved by the Secretary.

Compliance, effective date.

Publication in Federal Register.

Defects, replacement or reimbursement.

(i) Where a defect or failure to comply in a mobile home cannot be adequately repaired within sixty days from the date of discovery or determination of the defect, the Secretary may require that the mobile home be replaced with a new or equivalent home without charge, or that the purchase price be refunded in full, less a reasonable allowance for depreciation based on actual use if the home has been in the possession of the owner for more than one year.

CERTIFICATION OF CONFORMITY WITH CONSTRUCTION AND SAFETY STANDARDS

42 USC 5415.

SEC. 616. Every manufacturer of mobile homes shall furnish to the distributor or dealer at the time of delivery of each such mobile home produced by such manufacturer certification that such mobile home conforms to all applicable Federal construction and safety standards. Such certification shall be in the form of a label or tag permanently affixed to each such mobile home.

CONSUMER INFORMATION

Consumer's manual.
42 USC 5416.

SEC. 617. The Secretary shall develop guidelines for a consumer's manual to be provided to mobile home purchasers by the manufacturer. These manuals should identify and explain the purchasers' responsibilities for operation, maintenance, and repair of their mobile homes.

EFFECT UPON ANTITRUST LAWS

42 USC 5417.

SEC. 618. Nothing contained in this title shall be deemed to exempt from the antitrust laws of the United States any conduct that would otherwise be unlawful under such laws, or to prohibit under the antitrust laws of the United States any conduct that would be lawful under such laws. As used in this section, the term "antitrust laws" includes, but is not limited to, the Act of July 2, 1890, as amended; the Act of October 14, 1914, as amended; the Federal Trade Commission Act (15 U.S.C. 41 et seq.); and sections 73 and 74 of the Act of August 27, 1894, as amended.

"Antitrust laws."
15 USC 1-7.
15 USC 58.
15 USC 8, 9.

USE OF RESEARCH AND TESTING FACILITIES OF PUBLIC AGENCIES

42 USC 5418.

SEC. 619. The Secretary, in exercising the authority under this title, shall utilize the services, research and testing facilities of public agencies and independent testing laboratories to the maximum extent practicable in order to avoid duplication.

INSPECTION FEES

SEC. 620. In carrying out the inspections required under this title, the Secretary may establish and impose on mobile home manufacturers, distributors, and dealers such reasonable fees as may be necessary to offset the expenses incurred by him in conducting such inspections, except that this section shall not apply in any State which has in effect a State plan under section 623. 42 USC 5419.

PENALTIES ON INSPECTIONS

SEC. 621. Any person, other than an officer or employee of the United States, or a person exercising inspection functions under a State plan pursuant to section 623, who knowingly and willfully fails to report a violation of any construction or safety standard established under section 604 may be fined up to $1,000 or imprisoned for up to one year, or both. 42 USC 5420.

PROHIBITION ON WAIVER OF RIGHTS

SEC. 622. The rights afforded mobile home purchasers under this title may not be waived, and any provision of a contract or agreement entered into after the enactment of this title to the contrary shall be void. 42 USC 5421.

STATE JURISDICTION; STATE PLANS

SEC. 623. (a) Nothing in this title shall prevent any State agency or court from asserting jurisdiction under State law over any mobile home construction or safety issue with respect to which no Federal mobile home construction and safety standard has been established pursuant to the provisions of section 604. 42 USC 5422.

(b) Any State which, at any time, desires to assume responsibility for enforcement of mobile home safety and construction standards relating to any issue with respect to which a Federal standard has been established under section 604, shall submit to the Secretary a State plan for enforcement of such standards. Enforcement standards plan, submittal to Secretary.

(c) The Secretary shall approve the plan submitted by a State under subsection (b), or any modification thereof, if such plan in his judgment— Approval.

(1) designates a State agency or agencies as the agency or agencies responsible for administering the plan throughout the State;

(2) provides for the enforcement of mobile home safety and construction standards promulgated under section 604;

(3) provides for a right of entry and inspection of all factories, warehouses, or establishments in such State in which mobile homes are manufactured and for the review of plans, in a manner which is identical to that provided in section 614;

(4) provides for the imposition of the civil and criminal penalties under section 611;

(5) provides for the notification and correction procedures under section 615;

(6) provides for the payment of inspection fees by manufacturers in amounts adequate to cover the costs of inspections;

(7) contains satisfactory assurances that the State agency or agencies have or will have the legal authority and qualified personnel necessary for the enforcement of such standards;

(8) give satisfactory assurances that such State will devote adequate funds to the administration and enforcement of such standards;

(9) requires manufacturers, distributors, and dealers in such State to make reports to the Secretary in the same manner and to the same extent as if the State plan were not in effect;

(10) provides that the State agency or agencies will make such reports to the Secretary in such form and containing such information as the Secretary shall from time to time require; and

(11) complies with such other requirements as the Secretary may by regulation prescribe for the enforcement of this title.

(d) If the Secretary rejects a plan submitted under subsection (b), he shall afford the State submitting the plan due notice and opportunity for a hearing before so doing.

(e) After the Secretary approves a State plan submitted under subsection (b), he may, but shall not be required to, exercise his authority under this title with respect to enforcement of mobile home construction and safety standards in the State involved.

Evaluation.

(f) The Secretary shall, on the basis of reports submitted by the designated State agency and his own inspections, make a continuing evaluation of the manner in which each State having a plan approved under this section is carrying out such plan. Such evaluation shall be made by the Secretary at least annually for each State, and the results of such evaluation and the inspection reports on which it is based shall be promptly submitted to the appropriate committees of the Congress. Whenever the Secretary finds, after affording due notice and opportunity for a hearing, that in the administration of the State plan there is a failure to comply substantially with any provision of the State plan or that the State plan has become inadequate, he shall notify the State agency or agencies of his withdrawal of approval of such plan. Upon receipt of such notice by such State agency or agencies such plan shall cease to be in effect, but the State may retain jurisdiction in any case commenced before the withdrawal of the plan in order to enforce mobile home standards under the plan whenever the issues involved do not relate to the reasons for the withdrawal of the plan.

GRANTS TO STATES

42 USC 5423.

SEC. 624. (a) The Secretary is authorized to make grants to the States which have designated a State agency under section 623 to assist them—

(1) in identifying their needs and responsibilities in the area of mobile home construction and safety standards; or

(2) in developing State plans under section 623.

(b) The Governor of each State shall designate the appropriate State agency for receipt of any grant made by the Secretary under this section.

Application.

(c) Any State agency designated by the Governor of a State desiring a grant under this section shall submit an application therefor to the Secretary. The Secretary shall review and either accept or reject such application.

(d) The Federal share for each State grant under subsection (a) of this section may not exceed 90 per centum of the total cost to the State in identifying its needs and developing its plan. In the event the Federal share for all States under such subsection is not the same, the differences among the States shall be established on the basis of objective criteria.

RULES AND REGULATIONS

42 USC 5424.

SEC. 625. The Secretary is authorized to issue, amend, and revoke such rules and regulations as he deems necessary to carry out this title.

ANNUAL REPORT TO CONGRESS

SEC. 626. (a) The Secretary shall prepare and submit to the President for transmittal to the Congress on March 1 of each year a comprehensive report on the administration of this title for the preceding calendar year. Such report shall include but not be restricted to (1) a thorough statistical compilation of the accidents, injuries, deaths, and property losses occurring in or involving mobile homes in such year; (2) a list of Federal mobile home construction and safety standards prescribed or in effect in such year; (3) the level of compliance with all applicable Federal mobile home standards; (4) a summary of all current research grants and contracts together with a description of the problems to be studied in such research; (5) an analysis and evaluation, including relevant policy recommendations, of research activities completed and technological progress achieved during such year; (6) a statement of enforcement actions including judicial decisions, settlements, defect notifications, and pending litigation commenced during the year; and (7) the extent to which technical information was disseminated to the scientific community and consumer-oriented information was made available to mobile home owners and prospective buyers.

Submittal to President. 42 USC 5425.

Contents.

(b) The report required by subsection (a) of this section shall contain such recommendations for additional or revised legislation as the Secretary deems necessary to promote the improvement of mobile home construction and safety and to strengthen the national mobile home program.

Recommendations for legislation.

(c) In order to assure a continuing and effective national mobile home construction and safety program, it is the policy of Congress to encourage the adoption of State inspection of used mobile homes. Therefore, to that end the Secretary shall conduct a thorough study and investigation to determine the adequacy of mobile home construction and safety standards and mobile home inspection requirements and procedures applicable to used mobile homes in each State, and the effect of programs authorized by this title upon such standards, requirements, and procedures for used mobile homes, and report to Congress as soon as practicable, but not later than one year after the date of enactment of this Act, the results of such study, and recommendations for such additional legislation as he deems necessary to carry out the purposes of this title. Such report shall also include recommendations by the Secretary relating to the problems of disposal of used mobile homes.

AUTHORIZATION OF APPROPRIATIONS

SEC. 627. There are authorized to be appropriated such sums as may be necessary to carry out the provisions of this title.

42 USC 5426.

EFFECTIVE DATE

SEC. 628. The provisions of this title shall take effect upon the expiration of 180 days following the date of enactment of this title.

42 USC 5401 note.

## TITLE VII—CONSUMER HOME MORTGAGE ASSISTANCE

Consumer Home Mortgage Assistance Act of 1974.

SHORT TITLE

SEC. 701. This title may be cited as the "Consumer Home Mortgage Assistance Act of 1974".

12 USC 1464 note.

PART A—LENDING AND INVESTMENT POWERS, FEDERAL SAVINGS AND LOAN ASSOCIATIONS

CONSTRUCTION LOANS

SEC. 702. Section 5(c) of the Home Owners' Loan Act of 1933 (12 U.S.C. 1464(c)) is amended by adding at the end thereof the following new paragraph:

"Without regard to any other provision of this subsection, any such association is authorized to invest an amount, not exceeding the greater of (A) the sum of its surplus, undivided profits, and reserves or (B) 3 per centum of its assets, in loans or in interests therein the principal purpose of which is to provide financing with respect to what is or is expected to become primarily residential real estate within one hundred miles of its home office or within the State in which such office is located, where (i) the association relies substantially for repayment on the borrower's general credit standing and forecast of income, with or without other security, or (ii) the association relies on other assurances for repayment, including but not limited to a guaranty or similar obligation of a third party, and, in either case described in clause (i) or (ii), regardless of whether or not the association takes security; and investments under this sentence shall not be included in any percentage of assets or other percentage referred to in this subsection."

SINGLE FAMILY DWELLING LIMITATIONS

SEC. 703. Section 5(c) of the Home Owners' Loan Act of 1933 (12 U.S.C. 1464(c)) is amended by striking out "$45,000" immediately before "for each single family dwelling" and inserting in lieu thereof "$55,000 (except that with respect to dwellings in Alaska, Guam, and Hawaii the foregoing limitation may, by regulation of the Board, be increased by not to exceed 50 per centum)".

LENDING AUTHORITY UNDER THE HOME OWNERS' LOAN ACT

Supra.

SEC. 704. Section 5(c) of the Home Owners' Loan Act of 1933 (12 U.S.C. 1464(c)), as amended by section 702 of this Act, is amended by adding at the end thereof the following new paragraph:

"Subject to such prohibitions, limitations, and conditions as the Board may prescribe, any such association may invest in loans and advances of credit and interests therein upon the security of or respecting real property or interests therein used for primarily residential purposes (all of which may be defined by the Board) that do not comply with the limitations and restrictions in this subsection, but no investment shall be made by an association under this sentence if its aggregate outstanding investment under this sentence determined as prescribed by the Board, exclusive of any investment which is or at the time of its making was otherwise authorized, would thereupon exceed 5 per centum of its assets.".

AMENDMENT TO THE HOME OWNERS' LOAN ACT OF 1933 CONCERNING PROPERTY IMPROVEMENT LOANS

SEC. 705. The second and third undesignated paragraphs of section 5(c) of the Home Owners' Loan Act of 1933 (12 U.S.C. 1464(c)) are amended by striking out "$5,000" and inserting in lieu thereof "$10,000".

ADVANCES FROM A STATE CHARTERED CENTRAL RESERVE INSTITUTION INCLUDING MORTGAGE FINANCE AGENCIES

SEC. 706. Section 5(c) of the Home Owners' Loan Act of 1933 (12 U.S.C. 1464(c)), as amended by sections 702 and 704 of this Act, is amended by adding at the end thereof the following new paragraph: Ante, p. 715.

"Subject to regulation by the Board but without regard to any other provision of this subsection, any such association whose general reserves, surplus, and undivided profits aggregate a sum in excess of 5 per centum of its withdrawable accounts is authorized to borrow funds from a State mortgage finance agency of the State in which the head office of such association is situated to the same extent as State law authorizes a savings and loan association organized under the laws of such State to borrow from the State mortgage finance agency, except that such an association may not make any loan of such funds at an interest rate which exceeds by more than 1¾ per centum per annum the interest rate paid to the State mortgage finance agency on the obligations issued to obtain the funds so borrowed."

PART B—NATIONAL BANKS

REAL ESTATE LOANS BY NATIONAL BANKS

SEC. 711. Section 24 of the Federal Reserve Act (12 U.S.C. 371) is amended to read as follows:

"REAL ESTATE LOANS BY NATIONAL BANKS

"SEC. 24 (a)(1) Any national banking association may make real estate loans, secured by liens upon unimproved real estate, upon improved real estate, including improved farmland and improved business and residential properties, and upon real estate to be improved by a building or buildings to be constructed or in the process of construction, in an amount which when added to the amount unpaid upon prior mortgages, liens, encumbrances, if any, upon such real estate does not exceed the respective proportions of appraised value as provided in this section. A loan secured by real estate within the meaning of this section shall be in the form of an obligation or obligations secured by a mortgage, trust deed, or other instrument, which shall constitute a lien on real estate in fee or, under such rules and regulations as may be prescribed by the Comptroller of the Currency, on a leasehold under a lease which does not expire for at least ten years beyond the maturity date of the loan, and any national banking association may purchase or sell any obligations so secured in whole or in part. The amount of any such loan hereafter made shall not exceed 66⅔ per centum of the appraised value if such real estate is unimproved, 75 per centum of the appraised value if such real estate is improved by offsite improvements such as streets, water, sewers, or other utilities, 75 per centum of the appraised value if such real estate is in the process of being improved by a building or buildings to be constructed or in the process of construction, or 90 per centum of the appraised value if such real estate is improved by a building or buildings. If any such loan exceeds 75 per centum of the appraised value of the real estate or if the real estate is improved with a one- to four-family dwelling, installment payments shall be required which are sufficient to amortize the entire principal of the loan within a period of not more than thirty years.

"(2) The limitations and restrictions set forth in paragraph (1) shall not prevent the renewal or extension of loans heretofore made and shall not apply to real estate loans (A) which are insured under Renewals or extensions.

48 Stat. 1246. 12 USC 1701 and note. 50 Stat. 522. 7 USC 1010. 42 USC 1471.

the provisions of the National Housing Act, (B) which are insured by the Secretary of Agriculture pursuant to title I of the Bankhead-Jones Farm Tenant Act, or the Act of August 28, 1937, as amended, or title V of the Housing Act of 1949, as amended, or (C) which are guaranteed by the Secretary of Housing and Urban Development, for the payment of the obligations of which the full faith and credit of the United States is pledged, and such limitations and restrictions shall not apply to real estate loans which are fully guaranteed or insured by a State, or any agency or instrumentality thereof, or by a State authority for the payment of the obligations of which the faith and credit of the State is pledged, if under the terms of the guaranty or insurance agreement the association will be assured of repayment in accordance with the terms of the loan, or to any loan at least 20 per centum of which is guaranteed under chapter 37 of title 38, United States Code.

38 USC 1801.

"(3) Loans which are guaranteed or insured as described in paragraph (2) shall not be taken into account in determining the amount of real estate loans which a national banking association may make in relation to its capital and surplus or its time and savings deposits or in determining the amount of real estate loans secured by other than first liens. Where the collateral for any loan consists partly of real estate security and partly of other security, including a guaranty or endorsement by or an obligation or commitment of a person other than the borrower, only the amount by which the loan exceeds the value as collateral of such other security shall be considered a loan upon the security of real estate, and in no event shall a loan be considered as a real estate loan where there is a valid and binding agreement which is entered into by a financially responsible lender or other party either directly with the association or which is for the benefit of or has been assigned to the association and pursuant to which agreement the lender or other party is required to advance to the association within sixty months from the date of the making of such loan the full amount of the loan to be made by the association upon the security of real estate. Except as otherwise provided, no such association shall make real estate loans in an aggregate sum in excess of the amount of the capital stock of such association paid in and unimpaired plus the amount of its unimpaired surplus fund, or in excess of the amount of its time and savings deposits, whichever is greater: *Provided*, That the amount unpaid upon real estate loans secured by other than first liens, when added to the amount unpaid upon prior mortgages, liens, and encumbrances, shall not exceed in an aggregate sum 20 per centum of the amount of the capital stock of such association paid in and unimpaired plus 20 per centum of the amount of its unimpaired surplus fund.

"(b) Any national banking association may make real estate loans secured by liens upon forest tracts which are properly managed in all respects. Such loans shall be in the form of an obligation or obligations secured by mortgage, trust deed, or other such instrument; and any national banking association may purchase or sell any obligations so secured in whole or in part. The amount of any such loan, when added to the amount unpaid upon prior mortgages, liens, and encumbrances, if any, shall not exceed 66⅔ per centum of the appraised fair market value of the growing timber, lands, and improvements thereon offered as security and the loan shall be made upon such terms and conditions as to assure that at no time shall the loan balance, when added to the amount unpaid upon prior mortgages, liens, and encumbrances, if any, exceed 66⅔ per centum of the original appraised total value of the property then remaining. No such loan shall be made for a longer term than three years; except that any such loan may be made for a term not longer than fifteen years

if the loan is secured by an amortized mortgage, deed of trust, or other such instrument under the terms of which the installment payments are sufficient to amortize the principal of the loan within a period of not more than fifteen years and at a rate at least 6⅔ per centum per annum. All such loans secured by liens upon forest tracts shall be included in the permissible aggregate of all real estate loans and, when secured by other than first liens, in the permissible aggregate of all real estate loans secured by other than first liens, prescribed in subsection (a), but no national banking association shall make forest tract loans in an aggregate sum in excess of 50 percentum of its capital stock paid in and unimpaired plus 50 per centum of its unimpaired surplus fund.

"(c) Loans made to finance the construction of a building or buildings and having maturities of not to exceed sixty months where there is a valid and binding agreement entered into by a financially responsible lender or other party to advance the full amount of the bank's loan upon completion of the building or buildings, and loans made to finance the construction of residential or farm buildings and having maturities of not to exceed sixty months, may be considered as real estate loans if the loans qualify under this section, or such loans may be classed as commercial loans whether or not secured by a mortgage or similar lien on the real estate upon which the building or buildings are being constructed, at the option of each national banking association that may have an interest in such loan: *Provided*, That no national banking association shall invest in, or be liable on, any such loans classed as commercial loans under this subsection in an aggregate amount in excess of 100 per centum of its actually paid-in and unimpaired capital plus 100 per centum of its unimpaired surplus fund.

"(d) Notes representing loans made under this section to finance the construction of residential or farm buildings and having maturities of not to exceed nine months shall be eligible for discount as commercial paper within the terms of the second paragraph of section 13 of this Act if accompanied by a valid and binding agreement to advance the full amount of the loan upon the completion of the building entered into by an individual, partnership, association, or corporation acceptable to the discounting bank. 12 USC 343.

"(e) Loans made to any borrower (i) where the association looks for repayment by relying primarily on the borrower's general credit standing and forecast of income, with or without other security, or (ii) secured by an assignment of rents under a lease, and where, in either case described in clause (i) or (ii) above, the association wishes to take a mortgage, deed of trust, or other instrument upon real estate (whether or not constituting a first lien) as a precaution against contingencies, and loans in which the Small Business Administration cooperates through agreements to participate on an immediate or deferred or guaranteed basis under the Small Business Act, shall not be considered as real estate loans within the meaning of this section but shall be classed as commercial loans. 72 Stat. 384. 15 USC 631 note.

"(f) Any national banking association may make loans upon the security of real estate that do not comply with the limitations and restrictions in this section, if the total unpaid amount loaned, exclusive of loans which subsequently comply with such limitations and restrictions, does not exceed 10 per centum of the amount that a national banking association may invest in real estate loans. The total unpaid amount so loaned shall be included in the aggregate sum that such association may invest in real estate loans.

"(g) Loans made pursuant to this section shall be subject to such conditions and limitations as the Comptroller of the Currency may prescribe by rule or regulation.".

## PART C—FEDERAL CREDIT UNIONS

### LENDING AUTHORITY AND DEPOSITORY AUTHORITY

SEC. 721. (a) Paragraph (6) of section 107 of the Federal Credit Union Act (12 U.S.C. 1757(6)) is amended to read as follows:

"(6) to make loans to its own directors and to members of its own supervisory credit committee provided that any such loan or aggregate of loans to one director or committee member which exceeds $2,500 plus pledged shares must be approved by the board of directors, and to permit directors and members of its own supervisory or credit committee to act as guarantor or endorser of loans to other members, execept that when such a loan standing alone or when added to any outstanding loan or loans of the guarantor exceeds $2,500, approval by the board of directors is required;".

(b) Paragraph (9) of such section is amended by inserting immediately before the semicolon at the end thereof the following: ", and for Federal credit unions or credit unions authorized by the Department of Defense operating suboffices on American military installations in foreign countries or trust territories of the United States to maintain demand deposit accounts in banks located in those countries or trust territories, subject to such regulations as may be issued by the Administrator and provided such banks are correspondents of banks described in this paragraph".

### FEES

SEC. 722. The first sentence of section 109 of the Federal Credit Union Act (12 U.S.C. 1759) is amended by striking out "the entrance fee" and inserting in lieu thereof "a uniform entrance fee if required by the board of directors".

### DIRECTORS

SEC. 723. (a) The third sentence of section 113 of the Federal Credit Union Act (12 U.S.C. 1761b) is amended by inserting ", except that the board may designate a committee of not less than two to act as an investment committee, such investment committee to have charge of making investments under rules and procedures established by the board of directors" immediately after "have charge of investments other than loans to members".

(b) The fourth sentence of such section is amended by striking out "act for it in the purchase and sale of securities, the borrowing of funds, and making of loans to other credit unions" and inserting in lieu thereof "exercise such authority as may be delegated to it subject to such conditions and limitations as may be prescribed by the board".

(c) The fifth sentence of such section is amended by striking out "a membership officer" and inserting in lieu thereof "one or more membership officers".

(d) Such section is amended by adding at the end thereof the following new sentence: "If a membership application is denied, the reasons therefor shall be furnished in writing to the person whose application is denied, upon written request.".

### SUPERVISORY COMMITTEES

SEC. 724. Section 115 of the Federal Credit Union Act (12 U.S.C. 1761d) is amended by striking out "a semiannual" and inserting in lieu thereof "an annual".

DIVIDENDS

SEC. 725. (a) The first sentence of section 117 of the Federal Credit Union Act (12 U.S.C. 1763) is amended by striking out "Annually, semiannually, or quarterly, as the bylaws may provide" and inserting in lieu thereof "At such intervals as the board of directors may authorize".

(b) The last sentence of such section is amended by striking out "for a month", and by striking out "which are or become fully paid up during the first ten days of that month" and inserting in lieu thereof "as authorized by the board of directors".

APPLICABILITY

SEC. 726. Section 126 of the Federal Credit Union Act (12 U.S.C. 1772) is amended by inserting immediately after "the several territories" the following: ", including the trust territories,".

DEFINITION OF MEMBERS ACCOUNTS

SEC. 727. Section 202(h) of the Federal Credit Union Act (12 U.S.C. 1782(h)) is amended—

(1) by striking out "and" at the end of paragraph (1);

(2) by striking out the period at the end of paragraph (2) and inserting in lieu thereof "; and"; and

(3) by adding after paragraph (2) the following new paragraph:

"(3) the term 'members accounts' when applied to the premium charge for insurance of the accounts of federally insured credit unions shall not include amounts in excess of the insured account limit set forth in section 207(c)." 12 USC 1787.

TERMINATION

SEC. 728. (a) Section 206(a) of the Federal Credit Union Act (12 U.S.C. 1786(a)) is amended to read as follows:

"(a)(1) Any insured credit union other than a Federal credit union may, upon not less than ninety days' written notice to the Administrator and upon the affirmative vote of a majority of its members within one year prior to the giving of such notice, terminate its status as an insured credit union.

"(2) Any insured credit union, other than a Federal credit union, which has obtained a new certificate of insurance from a corporation authorized and duly licensed to insure member accounts may upon not less than ninety days' written notice to the Administrator convert from status as an insured credit union under this Act: *Provided*, That at the time of giving notice to the Administrator the provisions of paragraph (b)(1) of this section are not being invoked against the credit union.".

(b) The first sentence of section 206(c) of such Act is amended by inserting "(1)" immediately after "(a)".

(c) Section 206(d) of such Act is amended by inserting "(1)" immediately after "(d)", and by adding at the end thereof the following new paragraphs:

"(2) No credit union shall convert from status as an insured credit union under this Act as provided under subsection (a)(2) of this section until the proposition for such conversion has been approved by a majority of all the directors of the credit union, and by affirmative vote of a majority of the members of the credit union who vote on the proposition in a vote in which at least 20 per centum of the total membership Supra.

of the credit union participates. Following approval by the directors, written notice of the proposition and of the date set for the membership vote shall be delivered in person to each member, or mailed to each member at the address for such member appearing on the records of the credit union, not more than thirty nor less than seven days prior to such date. The membership shall be given the opportunity to vote by mail ballot. If the proposition is approved by the membership, prompt and reasonable notice of insurance conversion shall be given to all members.

"(3) In the event of a conversion of a credit union from status as an insured credit union under this Act as provided under subsection (a)(2) of this section, premium charges payable under section 202(c) of
12 USC 1782. this Act shall be reduced by an amount proportionate to the number of calendar months for which the converting credit union will no longer be insured under this Act. As long as a converting credit union remains insured under this Act, it shall remain subject to all of the provisions of chapter II of this Act.".

LIQUIDATION

SEC. 729. Section 208(a)(1) of the Federal Credit Union Act (12 U.S.C. 1788(a)(1)) is amended to read as follows:

"(1) In order to reopen a closed insured credit union or in order to prevent the closing of an insured credit union which the Administrator has determined is in danger of closing or in order to assist in the voluntary liquidation of a solvent credit union, the Administrator, in his discretion, is authorized to make loans to, or purchase the assets of, or establish accounts in such insured credit union upon such terms and conditions as he may prescribe. Except with respect to the voluntary liquidation of a solvent credit union, such loans shall be made and such accounts shall be established only when, in the opinion of the Administrator, such action is necessary to protect the fund or the interests of the members of the credit union."

## TITLE VIII—MISCELLANEOUS

NATIONAL HOUSING GOAL

SEC. 801. Title XVI of the Housing and Urban Development Act of 1968 is amended—

(1) by inserting "(a)" before "The Congress" in the first sen-
42 USC 1441a. tence of section 1601;

(2) by adding at the end of section 1601 the following new subsections:

"(b) The Congress further finds that policies designed to contribute to the achievement of the national housing goal have not directed sufficient attention and resources to the preservation of existing housing and neighborhoods, that the deterioration and abandonment of housing for the Nation's lower income families has accelerated over the last decade, and that this acceleration has contributed to neighborhood disintegration and has partially negated the progress toward achieving the national housing goal which has been made primarily through new housing construction.

"(c) The Congress declares that if the national housing goal is to be achieved, a greater effort must be made to encourage the preservation of existing housing and neighborhoods through such measures as housing preservation, moderate rehabilitation, and improvements in housing management and maintenance, in conjunction with the provision of adequate municipal services. Such an effort should concentrate, to a greater extent than it has in the past, on housing and

neighborhoods where deterioration is evident but has not yet become acute."; and

(3) by redesignating clauses (3) through (6) of section 1603 as clauses (4) through (7), respectively, and by inserting after clause (2) the following new clause: 42 USC 1441c.

"(3) provide an assessment of developments and progress during the preceding fiscal year with respect to the preservation of deteriorating housing and neighborhoods and indicate the efforts to be undertaken in future years to encourage such action;".

STATE HOUSING FINANCE AND DEVELOPMENT AGENCIES

SEC. 802. (a) It is the purpose of this section to encourage the formation and effective operation of State housing finance agencies and State development agencies which have authority to finance, to assist in carrying out, or to carry out activities designed to (1) provid housing and related facilities through land acquisition, construction, or rehabilitation, for persons and families of low, moderate, and middle income, (2) promote the sound growth and development of neighborhoods through the revitalization of slum and blighted areas, (3) increase and improve employment opportunities for the unemployed and underemployed through the development and redevelopment of industrial, manufacturing, and commercial facilities, or (4) implement the development aspects of State land use and preservation policies, including the advance acquisition of land where it is consistent with such policies. The Secretary of Housing and Urban Development shall encourage maximum participation by private and nonprofit developers in activities assisted under this section. 42 USC 1440.

(b)(1) A State housing finance or State development agency is eligible for assistance under this section only if the Secretary determines that it is fully empowered and has adequate authority to at least carry out or assist in carrying out the purposes specified in clause (1) of subsection (a).

Definitions.

(2) for the purpose of this section—

(A) the term "State housing finance or State development agency" means any public body or agency, publicly sponsored corporation, or instrumentality of one or more States which is designated by the Governor (or Governors in the case of an interstate development agency) for purposes of this section;

(B) the term "State" means any State of the United States, the District of Columbia, the Commonwealth of Puerto Rico, or any territory or possession of the United States; and

(C) the term "Secretary" means the Secretary of Housing and Urban Development.

Guarantees.

(c)(1) The Secretary is authorized to guarantee, and enter into commitments to guarantee, the bonds, debentures, notes, and other obligations issued by State housing finance or State development agencies to finance development activities as determined by him to be in furtherance of the purpose of clause (1) or (2) of subsection (a), except that obligations issued to finance activities solely in furtherance of the purpose of clause (1) of subsection (a) may be guaranteed only if the activities are in connection with the revitalization of slum or blighted areas under title I of this Act or under any other program determined to be acceptable by the Secretary for this purpose. Ante, p. 633.

(2) The Secretary is authorized to make, and to contract to make, grants to or on behalf of a State housing finance or State development agency to cover not to exceed 33⅓ per centum of the interest payable on bonds, debentures, notes, and other obligations issued by such

Grants.

agency to finance development activities in furtherance of the purposes of this section.

(3) No obligation shall be guaranteed or otherwise assisted under this section unless the interest income thereon is subject to Federal taxation as provided in subsection (h)(2), except that use of guarantees provided for in this subsection shall not be made a condition to nor preclude receipt of any other Federal assistance.

(4) The full faith and credit of the United States is pledged to the payment of all guarantees made under this section with respect to principal, interest, and any redemption premiums. Any such guarantee made by the Secretary shall be conclusive evidence of the eligibility of the obligation involved for such guarantee, and the validity of any guarantee so made shall be incontestable in the hands of a holder of the guaranteed obligation.

Fees.

(5) The Secretary is authorized to establish and collect such fees and charges for and in connection with guarantees made under this section as he considers reasonable.

Appropriation.

(6) There are authorized to be appropriated such sums as may be necessary to make payments as provided for in contracts entered into by the Secretary under paragraph (2) of this subsection, and payments pursuant to such contracts shall not exceed $50,000,000 per annum prior to July 1, 1975, which maximum dollar amount shall be increased by $60,000,000 on July 1, 1975. The aggregate principal amount of the obligations which may be guaranteed under this section and outstanding at any one time shall not exceed $500,000,000.

(d)) The Secretary shall take such steps as he considers reasonable to assure that bonds, debentures, notes, and other obligations which are guaranteed under subsection (c) will—

(1) be issued only to investors approved by, or meeting requirements prescribed by, the Secretary, or, if an offering to the public is contemplated, be underwritten upon terms and conditions approved by the Secretary;

(2) bear interest at a rate satisfactory to the Secretary;

(3) contain or be subject to repayment, maturity, and other provisions satisfactory to the Secretary; and

(4) contain or be subject to provisions with respect to the protection of the security interests of the United States, including any provisions deemed appropriate by the Secretary relating to subrogation, liens, and releases of liens, payment of taxes, cost certification procedures, escrow or trusteeship requirements, or other matters.

Revolving fund, establishment.

(e)(1) The Secretary is authorized to establish a revolving fund to provide for the timely payment of any liabilities incurred as a result of guarantees under subsection (c) and for the payment of obligations issued to the Secretary of the Treasury under paragraph (2) of this subsection. Such revolving fund shall be comprised of (A) receipts from fees and charges; (B) recoveries under security, subrogation, and other rights; (C) repayments, interest income, and any other receipts obtained in connection with guarantees made under subsection (c); (D) proceeds of the obligations issued to the Secretary of the Treasury pursuant to paragraph (2) of this subsection; and (E) such sums, which are hereby authorized to be appropriated, as may be required for such purposes. Money in the revolving fund not currently needed for the purpose of this section shall be kept on hand or on deposit, or invested in obligations of the United States or guaranteed thereby, or in obligations, participations, or other instruments which are lawful investments for fiduciary, trust, or public funds.

Appropriation.

Investments.

(2) The Secretary may issue obligations to the Secretary of the Treasury in an amount sufficient to enable the Secretary to carry out his functions with respect to the guarantees authorized by subsection

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(c). The obligations issued under this paragraph shall have such maturities and bear such rate or rates of interest as shall be determined by the Secretary of the Treasury. The Secretary of the Treasury is authorized and directed to purchase any obligations so issued, and for that purpose he is authorized to use as a public debt transaction the proceeds from the sale of any securities issued under the Second Liberty Bond Act, and the purposes for which securities may be issued under that Act are extended to include purchases of the obligations hereunder. Interest rate. 40 Stat. 288. 31 USC 774.

(3) Notwithstanding any other provision of law relating to the acquisition, handling, improvement, or disposal of real and other property by the United States, the Secretary shall have power, for the protection of the interests of the fund authorized under this subsection, to pay out of such fund all expenses or charges in connection with the acquisition, handling, improvement, or disposal of any property, real or personal, acquired by him as a result of recoveries under security, subrogation, or other rights.

(f) The Secretary is authorized to provide, either directly or by contract or other arrangements, technical assistance to State housing finance or State development agencies to assist them in connection with planning and carrying out development activities in furtherance of the purpose of this section. Technical assistance.

(g) All laborers and mechanics employed by contractors or subcontractors in housing or development activities assisted under this section shall be paid wages at rates not less than those prevailing on similar work in the locality as determined by the Secretary of Labor in accordance with the Davis-Bacon Act, as amended (40 U.S.C. 276a–276a–5): *Provided*, That this section shall apply to the construction of residential property only if such property is designed for residential use for eight or more families. No assistance shall be extended under this section with respect to any development activities without first obtaining adequate assurance that these labor standards will be maintained upon the work involved in such activities. The Secretary of Labor shall have, with respect to the labor standards specified in this subsection, the authority and functions set forth in Reorganization Plan Numbered 14 of 1950 (64 Stat. 1267), and section 2 of the Act of June 13, 1934 (40 U.S.C. 276c). 49 Stat. 1011. 5 USC app. II. 63 Stat. 108.

(h)(1) In the performance of, and with respect to, the functions, powers, and duties rested in him by this section, the Secretary, in addition to any authority otherwise vested to him, shall—

(A) have the power, notwithstanding any other provision of law, in connection with any guarantee under this section, whether before or after default, to provide by contract for the extinguishment upon default of any redemption, equitable, legal, or other right, title, or interest of a State housing finance or State development agency in any mortgage, deed, trust, or other instrument held by or on behalf of the Secretary for the protection of the security interests of the United States; and

(B) have the power to foreclose on any property or commence any action to protect or enforce any right conferred upon him by law, contract, or other agreement, and bid for and purchase at any foreclosure or other sale any property in connection with which he has provided a guarantee pursuant to this section. In the event of any such acquisition, the Secretary may, notwithstanding any other provision of law relating to the acquisition, handling, or disposal of real property by the United States, complete, administer, remodel and convert, dispose of, lease, and otherwise deal with, such property. Notwithstanding any other provision of law, the Secretary shall also have power to pursue to final collection by way of compromise or otherwise all claims acquired by him in

connection with any security, subrogation, or other rights obtained by him in administering this section.

(2) With respect to any obligation issued by a State housing finance or State development agency for which the issuer has elected to receive the benefits of the assistance provided under this section, the interest paid on such obligation and received by the purchaser thereof (or his successor in interest) shall be included in gross income for the purposes of chapter 1 of the Internal Revenue Code of 54.

68A Stat. 3.
26 USC 1 et seq.
Ante, p. 716.

(i)(1) Section 24(a)(2) of the Federal Reserve Act (as amended by section 711 of this Act) is amended by inserting the following before the period at the end thereof: ", or to obligations guaranteed under section 802 of the Housing and Community Development Act of 1974".

12 USC 1464.

(2) The twelfth paragraph of section 5(c) of the Homeowners' Loan Act of 1933 is amended by adding in the last sentence immediately after the words "or under part B of the Urban Growth and New Community Development Act of 1970" the following: "or under section 802 of the Housing and Community Development Act of 1974".

NEW COMMUNITY PROGRAM AMENDMENTS

42 USC 4511.

SEC. 803. (a)(1) Part B of title VII of the Housing and Urban Development Act of 1970 is amended by striking out "Community Development Corporation" wherever it appears and inserting in lieu thereof "New Community Development Corporation".

42 USC 4532.

(2) The heading of section 729 of such Act is amended by inserting "NEW" before "COMMUNITY".

(b) Section 729(b) of such Act is amended—

(1) by striking out "five members" in the matter preceding paragraph (1) and inserting in lieu thereof "seven members"; and

(2) by striking out "three persons" in paragraph (3) and inserting in lieu thereof "five persons".

42 USC 4514.

(c) The last sentence of section 713(a) of such Act is amended by striking out "in amounts" and all that follows and inserting in lieu thereof "in amounts equal to 30 per centum of the interest paid on such obligations."

42 USC 4519.

(d) Section 718(c) of such Act is amended by inserting before the period at the end thereof the following: ", or a project or portion of a project consisting of the purchase, renovation, or construction of facilities, the purchase of land, or the acquisition of equipment or works of art assisted by contracts or grants under section 5 of the National Foundation on the Arts and the Humanities Act of 1965".

20 USC 784.

42 USC 4512.

(e) Section 711(f) of such Act is amended—

(1) by striking out "sewage disposal" in the first and second sentences and inserting in lieu thereof "sewage or waste disposal";

(2) by inserting "community or neighborhood central heating or air-conditioning systems," after "storm drainage facilities," in the first sentence; and

(3) by inserting ", a community or neighborhood central heating or air-conditioning system," after "disposal installation" in the second sentence.

EXPANSION OF EXPERIMENTAL HOUSING ALLOWANCE PROGRAM

12 USC 1701z-3.

SEC. 804. Section 504 of the Housing and Urban Development Act of 1970 is amended to read as follows:

"HOUSING ALLOWANCES

"SEC. 504. (a) The Secretary is authorized to undertake on an experimental basis programs to demonstrate the feasibility of providing housing allowance payments to assist families in meeting rental or homeownership expenses.

"(b) For the purpose of carrying out this section, the Secretary is authorized to make, and to contract to make, housing allowance payments to or on behalf of participating families. No housing allowance payments shall be made after July 1, 1985. There are authorized to be appropriated such sums as may be necessary to carry out the provisions of this section, including such sums as may be necessary to make payments as provided for in contracts entered into under this section and such sums as may be necessary to cover administrative costs. The aggregate amount of contracts to make housing allowance payments shall not exceed amounts approved in appropriation Acts, and payments pursuant to such contracts shall not exceed $40,000,000 per annum. After January 1, 1975, the Secretary shall not enter into contracts under the United States Housing Act of 1937 to carry out the purposes of this section. The Secretary may contract with public or private agencies for the performance of administrative functions in connection with the programs authorized by this section.

Time limitation.
Appropriation.
Ante, p. 653.

"(c) The Secretary shall report to the Congress on his findings pursuant to this section not later than eighteen months after the enactment of the Housing and Community Development Act of 1974."

FEDERAL HOME LOAN MORTGAGE CORPORATION AMENDMENTS

SEC. 805. (a) Section 305(a)(1) of the Federal Home Loan Mortgage Corporation Act is amended—

12 USC 1454.

(1) by striking out ", and to hold" and inserting in lieu thereof the following: ". The Corporation may hold"; and

(2) by striking out the period after "therein" and inserting in lieu thereof the following: ", and the servicing on any such mortgage may be performed by the seller or by a financial institution qualified as a seller under the provisions of the preceding sentence, or by a mortgagee approved by the Secretary of Housing and Urban Development for participation in any mortgage insurance program under the National Housing Act, with which institution or mortgagee the seller may contract."

48 Stat. 1246.
12 USC 1701 and note.

(b) Section 305(a)(2) of such Act is amended—

(1) by striking out "75 per centum" each place it appears in the first sentence and inserting in lieu thereof "80 per centum";

(2) by striking out "private" in clause (C) of the first sentence;

(3) by striking out "10 per centum" in the third sentence and inserting in lieu thereof "20 per centum"; and

(4) by striking out "which are comparable to the limitations which would be applicable if the mortgage were insured by the Secretary of Housing and Urban Development under section 203 (b) or 207 of the National Housing Act" in the fourth sentence and inserting in lieu thereof the following: ", but such limitations shall not exceed the limitations contained in the first proviso to the first sentence of section 5(c) of the Home Owners' Loan Act of 1933".

12 USC 1709, 1713.

(c)(1) Section 5136 of the Revised Statutes is amended by inserting immediately after "Government National Mortgage Association" in paragraph Seventh thereof the following: ", or mortgages, obligations, or other securities which are or ever have been sold by the Federal Home Loan Mortgage Corporation pursuant to section 305 or section 306 of the Federal Home Loan Mortgage Corporation Act".

12 USC 1464.
12 USC 24.
Supra.

12 USC 1431. (2) Section 11(h) of the Federal Home Loan Bank Act is amended by inserting immediately after "Government National Mortgage Association" the following: ", in mortgages, obligations, or other securities which are or ever have been sold by the Federal Home Loan Mortgage Corporation pursuant to section 305 or section 306 of the Federal Home Loan Mortgage Corporation Act".

12 USC 1436. (3) Section 16 of the Federal Home Loan Bank Act is amended by inserting immediately after "Government National Mortgage Association" the following: ", in mortgages, obligations, or other securities which are or ever have been sold by the Federal Home Loan Mortgage Corporation pursuant to section 305 or section 306 of the Federal Home Loan Mortgage Corporation Act".

12 USC 1464. (4) Section 5(c) of the Home Owners' Loan Act of 1933 is amended by inserting immediately after "Federal Home Loan Bank" in the first paragraph the following: ", or in mortgages, obligations, or other securities which are or ever have been sold by the Federal Home Loan Mortgage Corporation pursuant to section 305 or 306 of the Federal Home Loan Mortgage Corporation Act".

12 USC 1757. (5) Section 107(8)(E) of the Federal Credit Union Act is amended by inserting immediately after "Government National Mortgage Association" the following: "; or in mortgages, obligations, or other securities which are or ever have been sold by the Federal Home Loan Mortgage Corporation pursuant to section 305 or section 306 of the Federal Home Loan Mortgage Corporation Act;".

FEDERAL NATIONAL MORTGAGE ASSOCIATION AMENDMENTS

12 USC. 1717. SEC. 806. (a) Section 302(a)(2) of the National Housing Act is amended—

(1) by striking out "the effective date established pursuant to section 808 of the Housing and Urban Development Act of 1968" in the matter preceding subparagraph (A) and inserting in lieu thereof "September 1, 1968"; and

(2) by striking out "effective" in subparagraphs (A) and (B).

(b) The third sentence of section 302(a)(2)(B) of such Act is amended—

(1) by inserting "or the metropolitan area thereof" immediately after "District of Columbia";

(2) by inserting "jurisdiction and" immediately before "venue"; and

(3) by striking out "resident thereof" and inserting in lieu thereof "District of Columbia corporation".

(c) Section 302(b)(2) of such Act is amended by striking out "75 per centum" each place it appears and inserting in lieu thereof "80 per centum".

(d) Clause (C) of the second sentence of section 302(b)(2) of such Act is amended by striking out "private".

(e) The fourth sentence of section 302(b)(2) of such Act is amended by striking out "10 per centum" and inserting in lieu thereof "20 per centum".

(f) The last sentence of section 302(b)(2) of such Act is amended by striking out "which are comparable to the limitations which would be applicable if the mortgage were insured by the Secretary of Housing and Urban Development under section 203(b) or 207 of the National Housing Act" and inserting in lieu thereof the following: ", but such limitations shall not exceed the limitations contained in the first proviso of the first sentence of section 5(c) of the Home Owners Loan Act of 1933".

12 USC 1718. (g) Section 303(a) of such Act is amended—

(1) by striking out all of the first sentence which follows "directors" and inserting in lieu thereof a period; and 12 USC 1716.

(2) by striking out everything after the second sentence.

(h) Section 303(c) of such Act is amended—

(1) by striking out "the effective date established pursuant to section 808 of the Housing and Urban Development Act of 1968" in the fourth sentence and inserting in lieu thereof "September 1, 1968,"; and

(2) by striking out the proviso in the last sentence.

(i) Subsections (d) and (e) of section 303 of such Act are repealed. Repeal.

(j) The last sentence of section 304(a)(1) of such Act is amended by striking out "section 502 of the Emergency Home Finance Act of 1970" and inserting in lieu thereof "section 243 of the National Housing Act". 12 USC 1719.

(k) Except with respect to any person receiving an annuity on the date of the enactment of this Act, section 309(d)(2) of such Act is amended— 12 USC 1723a note. 12 USC 1723a.

(1) by striking out "the termination of the transitional period referred to in section 810(b) of the Housing and Urban Development Act of 1968" and inserting in lieu thereof "January 31, 1972,";

(2) by inserting "positions listed" immediately before "in section 5312"; and

(3) by inserting before the period at the end of the next to last sentence the following: ": *Provided*, That with respect to any person whose employment is made subject to the civil service retirement law by section 806 of the Housing and Community Development Act of 1974, there shall not be considered for the purposes of such law that portion of his basic pay in any one year which exceeds the basic pay provided for positions listed in section 5316 of such title 5 on the last day of such year".

(l) Subsections (b) and (c) of section 810 of the Housing and Urban Development Act of 1968 are repealed. Repeal. 12 USC 1716b note.

LIMITATION ON DOLLAR AMOUNT OF GNMA-PURCHASED MORTGAGES

SEC. 807. Clause (3) of the proviso in the first sentence of section 302(b)(1) of the National Housing Act is amended by striking out "$22,000" and inserting in lieu thereof the following: "$33,000 (or such higher amount not in excess of $38,000 as the Secretary may by regulation specify in any geographical area where he finds that cost levels so require)". 12 USC 1717.

PROHIBITION AGAINST DISCRIMINATION ON ACCOUNT OF SEX IN EXTENSION OF MORTGAGE ASSISTANCE; FAIR HOUSING

SEC. 808. (a) Title V of the National Housing Act is (as amended by sections 301 and 305 of this Act) is amended by adding at the end thereof the following new section: Ante, p. 678.

"PROHIBITION AGAINST DISCRIMINATION ON ACCOUNT OF SEX IN EXTENSION OF MORTGAGE ASSISTANCE

"SEC. 527. No federally related mortgage loan, or Federal insurance, guaranty, or other assistance in connection therewith (under this or any other Act), shall be denied to any person on account of sex; and every person engaged in making mortgage loans secured by residential real property shall consider without prejudice the combined income of both husband and wife for the purpose of extending mort- 12 USC 1735f-5.

gage credit in the form of a federally related mortgage loan to a married couple or either member thereof.

"Federally related mortgage loans."

"(b) For purposes of subsection (a), the term 'federally related mortgage loan' means any loan which—

"(1) is secured by residential real property designed principally for the occupancy of from one to four families; and

"(2)(A) is made in whole or in part by any lender the deposits or accounts of which are insured by any agency of the Federal Government, or is made in whole or in part by any lender which is itself regulated by any agency of the Federal Government; or

"(B) is made in whole or in part, or insured, guaranteed, supplemented, or assisted in any way, by the Secretary of Housing and Urban Development or any other officer or agency of the Federal Government or under or in connection with a housing or urban development program administered by the Secretary of Housing and Urban Development or a housing or related program administered by any other such officer or agency; or

"(C) is eligible for purchase by the Federal National Mortgage Association, the Government National Mortgage Association, or the Federal Home Loan Mortgage Corporation, or from any financial institution from which it could be purchased by the Federal Home Loan Mortgage Corporation; or

"(D) is made in whole or in part by any 'creditor', as defined in section 103(f) of the Consumer Credit Protection Act of 1968 (15 U.S.C. 1602(f)), who makes or invests in residential real estate loans aggregating more than $1,000,000 per year."

(b)(1) Subsections (a), (b), (c), (d), and (e) of section 804 of the Act entitled "An Act to prescribe penalties for certain acts of violence or intimidation, and for other purposes", approved April 11, 1968 (42 U.S.C. 3604), are amended by inserting a comma and the word "sex" immediately after the word "religion" each time it appears.

42 USC 3605.

(2) Section 805 of such Act is amended by inserting a comma and the word "sex" immediately after the word "religion".

42 USC 3606.

(3) Section 806 of such Act is amended by inserting a comma and the word "sex" immediately after the word "religion".

42 USC 3631.

(4) Subsection (a), paragraph (1) of subsection (b), and subsection (c) of section 901 of such Act are amended by inserting a comma and the word "sex" immediately after the word "religion" each time it appears.

NATIONAL INSTITUTE OF BUILDING SCIENCES

12 USC 1701j-2.

SEC. 809. (a)(1) The Congress finds (A) that the lack of an authoritative national source to make findings and to advise both the public and private sectors of the economy with respect to the use of building science and technology in achieving nationally acceptable standards and other technical provision for use in Federal, State, and local housing and building regulations is an obstacle to efforts by and imposes severe burdens upon all those who procure, design, construct, use, operate, maintain, and retire physical facilities, and frequently results in the failure to take full advantage of new and useful developments in technology which could improve our living environment; (B) that the establishment of model buildings codes or of a single national building code will not completely resolve the problem because of the difficulty at all levels of government in updating their housing and building regulations to reflect new developments in technology, as well as the irregularities and inconsistencies which arise in applying such requirements to particular localities or special local conditions; (C) that the lack of uniform housing and building regulatory provisions increases the costs of construction and thereby reduces the amount

of housing and other community facilities which can be provided; and (D) that the existence of a single authoritative nationally recognized institution to provide for the evaluation of new technology could facilitate introduction of such innovations and their acceptance at the Federal, State, and local levels.

(2) The Congress further finds, however, that while an authoritative source of technical findings is needed, various private organizations and institutions, private industry, labor, and Federal and other governmental agencies and entities are presently engaged in building research, technology development, testing, and evaluation, standards and model code development and promulgation, and information dissemination. These existing activities should be encouraged and these capabilities effectively utilized wherever possible and appropriate to the purposes of this section.

(3) The Congress declares that an authoritative nongovernmental instrument needs to be created to address the problems and issues described in paragraph (1), that the creation of such an instrument should be initiated by the Government, with the advice and assistance of the National Academy of Sciences-National Academy of Engineering-National Research Council (hereinafter referred to as the "Academies-Research Council") and of the various sectors of the building community, including labor and management, technical experts in building science and technology, and the various levels of government.

(b)(1) There is authorized to be established, for the purposes described in subsection (a)(3), an appropriate nonprofit, nongovernmental instrument to be known as the National Institute of Building Sciences (hereinafter referred to as the "Institute"), which shall not be an agency or establishment of the United States Government. The Institute shall be subject to the provisions of this section and, to the extent consistent with this section, to a charter of the Congress if such a charter is requested and issued or to the District of Columbia Nonprofit Corporation Act if that is deemed preferable.

National Institute of Building Sciences, Establishment.

D.C. Code 29-1001.

(2) The Academies-Research Council, along with other agencies and organizations which are knowledgeable in the field of building technology, shall advise and assist in (A) the establishment of the Institute; (B) the development of an organizational framework to encourage and provide for the maximum feasible participation of public and private scientific, technical, and financial organizations, institutions, and agencies now engaged in activities pertinent to the development, promulgation, and maintenance of performance criteria, standards, and other technical provisions for building codes and other regulations; and (C) the promulgation of appropriate organizational rules and procedures including those for the selection and operation of a technical staff, such rules and procedures to be based upon the primary object of promoting the public interest and insuring that the widest possible variety of interests and experience essential to the functions of the Institute are represented in the Institute's operations. Recommendations of the Academies-Research Council shall be based upon consultations with and recommendations from various private organizations and institutions, labor, private industry, and governmental agencies entities operating in the field, and the Consultative Council as provided for under subsection (c)(8).

(3) Nothing in this section shall be construed as expressing the intent of the Congress that the Academies-Research Council itself be required to assume any function or operation vested in the Institute by or under this section.

(c)(1) The Institute shall have a Board of Directors (hereinafter referred to as the "Board") consisting of not less than fifteen nor more than twenty-one members, appointed by the President of the United

Board of Directors.

States by and with the advice and consent of the Senate. The Board shall be representative of the various segments of the building community, of the various regions of the country, and of the consumers who are or would be affected by actions taken in the exercise of the functions and responsibilities of the Institute, and shall include (A) representatives of the construction industry, including representatives of construction labor organizations, product manufacturers, and builders, housing management experts, and experts in building standards, codes, and fire safety, and (B) members representative of the public interest in such numbers as may be necessary to assure that a majority of the members of the Board represent the public interest and that there is adequate consideration by the Institute of consumer interests in the exercise of its functions and responsibilities. Those representing the public interest on the Board shall include architects, professional engineers, officials of Federal, State, and local agencies, and representatives of consumer organizations. Such members of the Board shall hold no financial interest or membership in, nor be employed by, or receive other compensation from, any company, association, or other group associated with the manufacture, distribution, installation, or maintenance of specialized building products, equipment, systems, subsystems, or other construction materials and techniques for which there are available substitutes.

(2) The members of the initial Board shall serve as incorporators and shall take whatever actions are necessary to establish the Institute as provided for under subsection (b)(1).

Term of office.

(3) The term of office of each member of the initial and succeeding Boards shall be three years; except that (A) any member appointed to fill a vacancy occurring prior to the expiration of the term for which his predecessor was appointed shall be appointed for the remainder of such term; and (B) the terms of office of members first taking office shall begin on the date of incorporation and shall expire, as designated at the time of their appointment, one-third at the end of one year, one-third at the end of two years, and one-third at the end of three years. No member shall be eligible to serve in excess of three consecutive terms of three years each. Notwithstanding the preceding provisions of this subsection, a member whose term has expired may serve until his successor has qualified.

Vacancies.

(4) Any vacancy in the initial and succeeding Boards shall not affect its power, but shall be filled in the manner in which the original appointments were made, or, after the first five years of operation, as provided for by the organizational rules and procedures of the Institute.

Chairman.

(5) The President shall designate one of the members appointed to the initial Board as Chairman; thereafter, the members of the initial and succeeding Boards shall annually elect one of their number as Chairman. The members of the Board shall also elect one or more of their Members as Vice Chairman. Terms of the Chairman and Vice Chairman shall be for one year and no individual shall serve as Chairman or Vice Chairman for more than two consecutive terms.

Compensation and travel expenses.

(6) The members of the initial or succeeding Boards shall not, by reason of such membership, be deemed to be employees of the United States Government. They shall, while attending meetings of the Board or while engaged in duties related to such meetings or in other activities of the Board pursuant to this section, be entitled to receive compensation at the rate of $100 per day including traveltime, and while away from their homes or regular places of business they may be allowed travel expenses, including per diem in lieu of subsistence, equal to that authorized under section 5703 of title 5, United States Code, for persons in the Government service employed intermittently.

(7) The Institute shall have a president and such other executive officers and employees as may be appointed by the Board at rates of compensation fixed by the Board. No such executive officer or employee may receive any salary or other compensation from any source other than the Institute during the period of his employment by the Institute.

(8) The Institute shall establish, with the advice and assistance of the Academies-Research Council and other agencies and organizations which are knowledgeable in the field of building technology, a Consultative Council, membership in which shall be available to representatives of all appropriate private trade, professional, and labor organizations, private and public standards, code, and testing bodies, public regulatory agencies, and consumer groups, so as to insure a direct line of communication between such groups and the Institute and a vehicle for representative hearings on matters before the Institute.

(d)(1) The Institute shall have no power to issue any shares of stock, or to declare or pay any dividends.

(2) No part of the income or assets of the Institute shall inure to the benefit of any director, officer, employee, or other individual except as salary or reasonable compensation for services.

(3) The Institute shall not contribute to or otherwise support any political party or candidate for elective public office.

(e)(1) The Institute shall exercise its functions and responsibilities in four general areas, relating to building regulations, as follows:

(A) Development, promulgation, and maintenance of nationally recognized performance criteria, standards, and other technical provisions for maintenance of life, safety, health, and public welfare suitable for adoption by building regulating jurisdictions and agencies, including test methods and other evaluative techniques relating to building systems, subsystems, components, products, and materials with due regard for consumer problems.

(B) Evaluation and prequalification of existing and new building technology in accordance with subparagraph (A).

(C) Conduct of needed investigations in direct support of subparagraphs (A) and (B).

(D) Assembly, storage, and dissemination of technical data and other information directly related to subparagraphs (A), (B), and (C).

(2) The Institute in exercising its functions and responsibilities described in paragraph (1) shall assign and delegate, to the maximum extent possible, responsibility for conducting each of the needed activities described in paragraph (1) to one or more of the private organizations, institutions, agencies, and Federal and other governmental entities with a capacity to exercise or contribute to the exercise of such responsibility, monitor the performance achieved through assignment and delegation, and, when deemed necessary, reassign and delegate such responsibility.

(3) The Institute in exercising its functions and responsibilities under paragraphs (1) and (2) shall (A) give particular attention to the development of methods for encouraging all sectors of the economy to cooperate with the Institute and to accept and use its technical findings, and to accept and use the nationally recognized performance criteria, standards, and other technical provisions developed for use in Federal, State, and local building codes and other regulations which result from the program of the Institute; (B) seek to assure that its actions are coordinated with related requirements which are imposed in connection with community and environmental development generally; and (C) consult with the Department of Justice and other agen-

cies of government to the extent necessary to insure that the national interest is protected and promoted in the exercise of its functions and responsibilities.

Contracts and grants.

(f)(1) The Institute is authorized to accept contracts and grants from Federal, State, and local governmental agencies and other entities, and grants and donations from private organizations, institutions, and individuals.

Fees.

(2) The Institute may, in accordance with rates and schedules established with guidance as provided under subsection (b)(2), establish fees and other charges for services provided by the Institute or under its authorization.

(3) Amounts received by the Institute under this section shall be in addition to any amounts which may be appropriated to provide its initial operating capital under subsection (h).

(g)(1) Every department, agency, and establishment of the Federal Government, in carrying out any building or construction, or any building- or construction-related programs, which involves direct expenditures, and in developing technical requirements for any such building or construction, shall be encouraged to accept the technical findings of the Institute, or any nationally recognized performance criteria, standards, and other technical provisions for building regulations brought about by the Institute, which may be applicable.

(2) All projects and programs involving Federal assistance in the form of loans, grants, guarantees, insurance, or technical aid, or in any other form, shall be encouraged to accept, use, and comply with any of the technical findings of the Institute, or any nationally recognized performance criteria, standards, and other technical provisions for building codes and other regulations brought about by the Institute, which may be applicable to the purposes for which the assistance is to be used.

(3) Every department, agency, and establishment of the Federal Government having responsibility for building or construction, or for building- or construction-related programs, is authorized and encouraged to request authorization and appropriations for grants to the Institute for its general support, and is authorized to contract with and accept contracts from the Institute for specific services where deemed appropriate by the responsible Federal official involved.

(4) The Institute shall establish and carry on a specific and continuing program of cooperation with the States and their political subdivisions designed to encourage their acceptance and its technical findings and of nationally recognized performance criteria, standards, and other technical provisions for building regulations brought about by the Institute. Such program shall include (A) efforts to encourage any changes in existing State and local law to utilize or embody such findings and regulatory provisions; and (B) assistance to States in the development of inservice training programs for building officials, and in the establishment of fully staffed and qualified State technical agencies to advise local officials on questions of technical interpretation.

Appropriation.

(h) There is authorized to be appropriated to the Institute not to exceed $5,000,000 for the fiscal year 1975, and $5,000,000 for the fiscal year 1976 (with each appropriation to be available until expended), to provide the Institute with initial capital adequate for the exercise of its functions and responsibilities during such years; and thereafter the Institute shall be financially self-sustaining through the means described in subsection (f).

Annual report to President.

(i) The Institute shall submit an annual report for the preceding fiscal year to the President for transmittal to the Congress within sixty days of its receipt. The report shall include a comprehensive and detailed report of the Institute's operations, activities, financial con-

dition, and accomplishments under this section and may include such recommendations as the Institute deems appropriate.

URBAN HOMESTEADING

SEC. 810. (a) Notwithstanding any other provision of law, the Secretary of Housing and Urban Development (hereinafter referred to as the "Secretary") is authorized to transfer without payment to a unit of general local government or a State, or a public agency designated by a unit of general local government or a State, any real property— 12 USC 1706e.

(1) which is improved by a one- to four-family residence;

(2) to which the Secretary holds title;

(3) which is not occupied;

(4) which is requested by such unit, State, or agency for use in an urban homestead program; and

(5) which the Secretary determines is suitable for use in an urban homestead program which meets the requirements of subsection (b). In determining the suitability of such property for use in an urban homestead program, the Secretary shall consider—

(A) the difficulties and delays which would be involved in the sale of the property;

(B) the value of any repairs and improvements required by the program;

(C) the benefits to the community and the reduced administrative costs to the Federal Government which would accrue from the expedited occupancy of the unoccupied property; and

(D) the possible financial loss to the Federal Government which may result from the transfer of the property without payment.

(b) For the purposes of subsections (a) and (c), the Secretary shall approve an urban homestead program carried out by a unit of general local government or a State or a public agency designated by a unit of general local government or a State, which provides for—

(1) the conditional conveyance of unoccupied residential property by the responsible administrative entity to an individual or a family without any substantial consideration;

(2) an equitable procedure for selecting the recipients of the unoccupied residential property, giving special consideration to the recipients' need for housing and capacity to make or cause to be made the repairs and improvements required under paragraph (3)(C) of this subsection;

(3) an agreement whereby the individual or family to whom such property is conveyed agrees to—

(A) occupy such property as a principal residence for a period of not less than three years;

(B) make repairs required to meet minimum health and safety standards for occupancy prior to occupying the property;

(C) make such repairs and improvements to the property as may be necessary to meet applicable local standards for decent, safe, and sanitary housing within eighteen months after occupying the property; and

(D) permit reasonable periodic inspections at reasonable times by employees of the unit of general local government or State or the public agency designated by the unit of general local government or State for the purpose of determining compliance with the agreement;

(4) the revocation of such conveyance upon any material breach of the agreement referred to in paragraph (3);

(5) the conveyance from the unit of general local government or State or the public agency designated by the unit of general local government or State of fee simple title to such property without consideration upon compliance with the agreement; and

(6) a coordinated approach toward neighborhood improvement through the homestead program and the upgrading of community services and facilities.

The Secretary may approve such other programs as he determines to reasonably fulfill these criteria.

(c) The Secretary is authorized to enter into agreements with units of general local government or States or public agencies designated by units of general local government or State to provide technical assistance for the administration of urban homestead programs which meet the requirements of subsection (b) and to individuals and families who are participants in such programs.

(d) The Secretary is authorized to issue such rules and regulations as may be necessary to carry out his functions under this section.

Continuing evaluation. Report, transmittal to Congress.

(e) The Secretary shall conduct a continuing evaluation of programs carried out pursuant to this section and, beginning with the third year commencing after the date of enactment of this section, shall transmit to the Congress an annual report containing a summary of his evaluation of such programs and his recommendations for future conduct of such programs.

(f) In order to facilitate planning for purposes of this section, the Secretary shall, upon request of a unit of general local government or a State or a public agency designated by a unit of general local government or a State, provide a listing of all unoccupied one- to four-family residences to which the Secretary holds title and which are located within the geographic jurisdiction of such unit, State, or agency.

(g) To reimburse the housing loan funds for properties transferred pursuant to this section, and to carry out the provisions of subsection (c), there are authorized to be appropriated not to exceed $5,000,000 for the fiscal year 1975, and not to exceed $5,000,000 for the fiscal year 1976. Any amounts so appropriated shall remain available until expended.

COUNSELING AND TECHNICAL ASSISTANCE

12 USC 1701x.

SEC. 811. (a) Section 106 of the Housing and Urban Development Act of 1968 is amended by rewriting the heading to read as follows: "Technical Assistance, Counseling to Tenants and Homeowners, and Loans to Sponsors of Low- and moderate-income Housing".

(b)(1) Section 106(a)(1)(iii) of such Act is amended to read as follows:

"(iii) counseling and advice to tenants and homeowners with respect to property maintenance, financial management, and such other matters as may be appropriate to assist them in improving their housing conditions and in meeting the responsibilities of tenancy or homeownership; and".

(2) Section 106(a) of such Act is amended by redesignating paragraph (2) as paragraph (3) and inserting immediately after paragraph (1) the following new paragraph:

12 USC 1715z.

"(2) The Secretary shall provide the services described in clause (iii) of paragraph (1) for homeowners assisted under section 235 of the National Housing Act. For purposes of this paragraph and clause (iii) of paragraph (1), the Secretary may provide the services described in such clause directly or may enter into contracts with, make grants to, and provide other types of assistance to private or public organizations with special competence and knowledge in counseling low- and moderate-income families to provide such services."

88 STAT. 736

(c) Section 106(a)(1) of such Act is further amended by adding at the end thereof the following new subparagraph: Ante, p. 735.

"(iv) the provision of technical assistance to communities, particularly smaller communities, to assist such communities in planning, developing, and administering Community Development Programs pursuant to title I of the Housing and Community Development Act of 1974."

(d) Section 106(a)(3) of such Act (as redesignated by subsection (b)(2) of this section) is amended by striking out "not to exceed $5,000,000" and inserting in lieu thereof "such sums as may be necessary". Ante, p. 633.

(e) Section 106(b)(1) of such Act is amended by inserting "or public housing agencies" immediately after "nonprofit organizations".

(f) Section 106(b)(2) of such Act is amended by inserting "or public housing agency" immediately after "nonprofit organization".

INTERSTATE LAND SALES

SEC. 812. (a) Section 1402 of the Housing and Urban Development Act of 1968 is amended— 15 USC 1701.

(1) by inserting after "land" where it first appears in paragraph (3) the following: ", located in any State or in a foreign country,"; and

(2) by inserting before the semicolon at the end of paragraph (7) the following: "or between any foreign country and any State".

(b) Section 1403(a) of such Act is amended by striking out "or" at the end of paragraph (9), by striking out the period at the end of paragraph (10) and inserting in lieu thereof "; or", and by adding after paragraph (10) the following new paragraph: 15 USC 1702.

"(11) the sale or lease of real estate which is zoned by the appropriate governmental authority for industrial or commercial development, when— Real estate, sale or lease.

"(A) local authorities have approved access from such real estate to a public street or highway;

"(B) the purchaser or lessee of such real estate is a duly organized corporation, partnership, trust, or business entity engaged in commercial or industrial business;

"(C) the purchaser or lessee of such real estate is represented in the transaction of sale or lease by a representative of its own selection;

"(D) the purchaser or lessee of such real estate affirms in writing to the seller that it either (i) is purchasing or leasing such real estate substantially for its own use or (ii) has a binding commitment to sell, lease, or sublease such real estate to an entity which meets the requirements of subparagraph (B), is engaged in commercial or industrial business, and is not affiliated with the seller or agent; and Written affirmation.

"(E) a policy of title insurance or title opinion is issued in connection with the transaction showing that title to the real estate purchased or leased is vested in the seller or lessor, subject only to such exceptions as may be approved in writing by such purchaser or the lessee prior to recordation of the instrument of conveyance or execution of the lease, but (i) nothing herein shall be construed as requiring the recordation of a lease, and (ii) any purchaser or lessee may waive, in writing in a separate document, the requirement of this subparagraph that a policy of title insurance or title opinion be issued in connection with the transaction." Waiver.

15 USC 1703.

(c)(1) The second sentence of section 1404(b) of such Act is amended—

(A) by striking out "within forty-eight hours" where it first appears and inserting in lieu thereof "until midnight of the third business day following the consummation of the transaction"; and

(B) by striking out all after "provide" and inserting in lieu thereof a period.

Effective date. 15 USC 1703 note.

(2) The amendments made by paragraph (1) shall be effective sixty days after the date of the enactment of this Act.

MASS TRANSPORTATION

49 USC 1602.

SEC. 813. (a) Section 3 of the Urban Mass Transportation Act of 1964 is amended by adding at the end thereof the following new subsection:

"(f) No Federal financial assistance under this Act may be provided for the purchase of buses unless the applicant or any public body receiving such assistance for the purchase of buses, or any publicly owned operator receiving such assistance, shall as a condition of such assistance enter into an agreement with the Secretary that such public body, or any operator of mass transportation for such public body, will not engage in charter bus operations outside the urban area within which it provides regularly scheduled mass transportation service, except as provided in the agreement authorized by this subsection. Such agreement shall provide for fair and equitable arrangements, appropriate in the judgment of the Secretary, to assure that the financial assistance granted under this Act will not enable public bodies and publicly and privately owned operators for public bodies to foreclose private operators from the intercity charter bus industry where such private operators are willing and able to provide such service. In addition to any other remedies specified in the agreement, the Secretary shall have the authority to bar a grantee or operator from the receipt of further financial assistance for mass transportation facilities and equipment where he determines that there has been a continuing pattern of violations of the terms of agreement. Upon receiving a complaint regarding an alleged violation, the Secretary shall investigate and shall determine whether a violation has occurred. Upon determination that a violation has occurred, he shall take appropriate action to correct the violation under the terms and conditions of the agreement.".

49 USC 1602a.

(b) Section 164(a) of the Federal-Aid Highway Act of 1973 is amended—

(1) by inserting "or" before "(2)" in the first sentence;

(2) by striking out "or (3) the Urban Mass Transportation Act of 1964," in the first sentence; and

(3) by striking out all after the word "operations" in the first sentence and all of the second sentence, and inserting in lieu thereof "outside of the urban area (or areas) within which it provides regularly scheduled mass transportation service, except as provided in an agreement authorized and required by section 3(f) of the Urban Mass Transportation Act of 1964, which section shall apply to Federal financial assistance for the purchase of buses under the provisions of title 23, United States Code, referred to in clauses (1) and (2) of this sentence."

23 USC 101 et seq.

(c) The Secretary shall amend any agreements entered into pursuant to section 164(a) of the Federal-Aid Highway Act of 1973, to conform to the requirements of the amendments made by this section. The effective date of such conformed agreements shall be the effective date of the original agreements entered into pursuant to such section 164(a).

49 USC 1602a note.

SOLAR ENERGY

SEC. 814. Title V of the Housing and Urban Development Act of 1970 is amended by adding at the end thereof the following new section: 12 USC 1701z-1.

"SOLAR ENERGY

"SEC. 506. (a) In carrying out activities under section 501, the Secretary may, after consultation with the National Science Foundation, undertake demonstrations to determine the economic and technical feasibility of utilizing solar energy for heating or cooling residential housing (including demonstrations of new housing design or structure involving the use of solar energy). Demonstrations carried out under this section should involve both single family and multifamily housing located in areas having distinguishable climatic characteristics in urban as well as rural environments. To carry out the purpose of this section the Secretary is authorized— Demonstrations. 12 USC 1701z-5.

"(1) to enter into contracts with, to make grants to, and to provide other types of assistance to individuals and entities with special competence and knowledge to contribute to the planning, design, development, and operation of such housing;

"(2) to utilize the contract, loan, or mortgage insurance authority of any federally assisted housing program in the actual planning, development, and occupancy of such housing; and

"(3) to set aside any development, construction, design, or occupancy requirements for the purpose of any demonstration under this section if he determines that such requirements inhibit such demonstration.

"(b) The Secretary shall include in any demonstration under this section an evaluation of the demonstration to cover the full experience involved in all stages of the demonstration. Evaluation.

"(c) The Secretary shall transmit to the Congress not later than 6 months following the close of any year in which he carries out a demonstration under this section a full report on such demonstration. Such report may include an evaluation of the economic and technological feasibility of the widespread application of solar energy to residential housing." Report to Congress.

ADDITIONAL RESEARCH AUTHORITY

SEC. 815. Title V of the Housing and Urban Development Act of 1970 (as amended by section 814 of this Act) is amended by adding at the end thereof the following new section:

"ADDITIONAL RESEARCH AUTHORITY

"SEC. 507. (a) In carrying out activities under section 501, the Secretary may undertake special demonstrations to determine the housing design, the housing structure, and the housing-related facilities, and amenities most effective or appropriate to meet the needs of groups with special housing needs including the elderly, the handicapped, the displaced, single individuals, broken families, and large households. For this purpose, the Secretary is authorized to enter into contracts with, to make grants to, and to provide other types of assistance to individuals and entities with special competence and knowledge to contribute to the planning, development, design, and management of such housing. 12 USC 1701z-6.

"(b) In carrying out his functions under this section, the Secretary shall give preferential attention to demonstrations which in his judgment involve areas of housing user needs most neglected in past and current research and demonstration efforts.

"(c) The Secretary is authorized to undertake demonstrations involving the actual planning, development, and occupancy of housing utilizing the contract and loan authority of any federally assisted housing program. He is also authorized to set aside any development, construction, design, and occupancy requirements, for the purposes of these demonstrations, if in his judgment they inhibit the testing of housing designed to meet the special housing needs.

Evaluation.

"(d) In carrying out this section the Secretary shall include, as part of any demonstration, an evaluation of the demonstration to cover the full experience involved in planning, development, and occupancy.

"(e) In addition to any other contract or loan authority which the Secretary may utilize under subsection (c), not more than $10,000,000 from amounts approved in appropriation Acts shall be available for research under this section."

FLOOD INSURANCE PROGRAM

42 USC 4101.

SEC. 816. (a) Chapter III of title XIII of the Housing and Urban Development Act of 1968 is amended by adding at the end thereof the following new section:

"NOTICE OF FLOOD HAZARDS

42 USC 4104a.

"SEC. 1364. Each Federal instrumentality responsible for the supervision, approval, regulation, or insuring of banks, savings and loan associations, or similar institutions shall by regulation require such institutions, as a condition of making, increasing, extending, or renewing (after the expiration of thirty days following the date of the enactment of this section) any loan secured by improved real estate or a mobile home located or to be located in an area that has been identified by the Secretary under this title or Public Law 93-234 as an area having special flood hazards, to notify the purchaser or lessee (or obtain satisfactory assurances that the seller or lessor has notified the purchaser or lessee) of such special flood hazards, in writing, a reasonable period in advance of the signing of the purchase agreement, lease, or other documents involved in the transaction."

87 Stat. 975.

42 USC 4014.

(b) Section 1307 of such Act is amended by adding at the end thereof the following new subsection:

Flood insurance, eligibility.

"(e) Notwithstanding any other provision of law, any community that has made adequate progress, acceptable to the Secretary, on the construction of a flood protection system which will afford flood protection for the one-hundred year frequency flood as determined by the Secretary, shall be eligible for flood insurance under this title (if and to the extent it is eligible for such insurance under the other provisions of this title) at premium rates not exceeding those which would be applicable under this section if such flood protection system had been completed. The Secretary shall find that adequate progress on the construction of a flood protection system as required herein has been only if (1) 100 percent of the project cost of the system has been authorized, (2) at least 60 percent of the project cost of the system has been appropriated, (3) at least 50 percent of the project cost of the system has been expended, and (4) the system is at least 50 percent completed."

LIMITATION ON WITHHOLDING OR CONDITIONING OF ASSISTANCE

12 USC 1701.
Ante, p. 653.
42 USC 1441 note, 3301 note.

SEC. 817. Assistance provided for in this Act, the National Housing Act, the United States Housing Act of 1937, the Housing Act of 1949, the Demonstration Cities and Metropolitan Development Act of 1966, and the Housing and Urban Development Acts of 1965, 1968, 1969,

and 1970 shall not be withheld or made subject to conditions or preference by reason of the tax-exempt status of bonds or other obligations issued or to be issued to provide financing for use in connection with such assistance, except where otherwise expressly provided or authorized by law. 12 USC 1749aa note, 1701t note, 1720 note, 1701s note.

ADDITIONAL ASSISTANT SECRETARIES OF HOUSING AND URBAN DEVELOPMENT

SEC. 818. (a) Section 4 of the Department of Housing and Urban Development Act (Public Law 89-174, 79 Stat. 667) is amended— 42 USC 3533.

(1) by striking out "six" in the first sentence of subsection (a) and inserting in lieu thereof "eight";

(2) by striking out subsection (b); and

(3) by redesignating subsections (c) and (d) as subsections (b) and (c), respectively,

(b) Section 5316 of title 5, United States Code, is amended by striking out paragraph (122). 80 Stat. 463.

(c) Paragraph (87) of section 5315 of title 5, United States Code, is amended by striking out "(6)" and inserting in lieu thereof "(8)".

MORTGAGE PROCEEDS FRAUDULENTLY MISAPPROPRIATED BY MORTGAGOR

SEC. 819. The Secretary of Housing and Urban Development shall take action to secure the payment of any deficiency after foreclosure on a mortgage insured or assisted under Federal law where the Secretary has reason to believe that mortgage proceeds have been fraudulently misappropriated by the mortgagor. 12 USC 1701l-1.

NEIGHBORHOOD DEVELOPMENT PROGRAM

SEC. 820. Notwithstanding the provisions of section 133(b) of the Housing Act of 1949 or of any other law, local expenditures made in connection with the Broad and Front Street Garage in Trenton, New Jersey, shall, to the extent otherwise eligible, be counted as a local grant-in-aid to the first two action years of the Trenton Neighborhood Development Program (N.J. A-1) in accordance with the provisions of title I of the Housing Act of 1949. 42 USC 1469b. 42 USC 1450.

CONDOMINIUM AND COOPERATIVE STUDY

SEC. 821. The Secretary of Housing and Urban Development is authorized and directed to conduct a full and complete investigation and study, and report to Congress not later than one year after the date of enactment of this Act, with respect to condominiums and cooperatives, and the problems, difficulties, and abuses or potential abuses applicable to condominium and cooperative housing. 42 USC 3532 note. Report to Congress.

DIRECT FINANCING STUDY

SEC. 822. The Secretary of Housing and Urban Development and the Secretary of the Treasury shall study the feasibility of financing the programs authorized under section 236 of the National Housing Act and section 802 of this Act through various financing methods, including direct loans from the Federal Financing Bank, with a view to determining whether there is any such method that would result in net savings to the Federal Government (after taking into account the direct and indirect effects of such method). The Secretary of Housing and Urban Development and the Secretary of the Treasury 12 USC 1715z-1 note. Report to Congress.

88 STAT. 741

shall transmit to the Congress a report on the study required by this section not later than one year after the date of enactment of this Act.

Approved August 22, 1974.

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LEGISLATIVE HISTORY:

HOUSE REPORTS: No. 93-1114 accompanying H.R. 15361 (Comm. on Banking and Currency) and No. 93-1279 (Comm. of Conference).
SENATE REPORT No. 93-693 (Comm. on Banking, Housing and Urban Affairs).
CONGRESSIONAL RECORD, Vol. 120 (1974):
Mar. 8, 11, considered and passed Senate.
June 20, considered and passed House, amended, in lieu of H.R. 15361.
Aug. 13, Senate agreed to conference report.
Aug. 15, House agreed to conference report.
WEEKLY COMPILATION OF PRESIDENTIAL DOCUMENTS, Vol. 10, No. 34:
Aug. 22, Presidential statement.

# Appendix XII

## Agency Responses Pursuant to Congressional Research Service Request Regarding Indian Housing Activities

45-306 O - 75 - 30

U.S. SENATE,
COMMITTEE ON INTERIOR AND INSULAR AFFAIRS,
*Washington, D.C., September 18, 1974.*

Mr. RICHARD S. JONES,
*Government Division, Congressional Research Service, Library of Congress, Washington, D.C.*

DEAR MR. JONES: The Senate Committee on Interior and Insular Affairs is beginning work on a background study and evaluation of Indian housing in the United States.

Pursuant to this study, it is important that the Committee compile a detailed breakdown and summary of: (1) past and present Indian housing programs (including programs providing related services to housing such as roads, sanitation facilities, water, etc.) sponsored by federal agencies; (2) the total funds expended on each of those programs; and, (3) the number, location and type of units or related services constructed, renovated and/or provided under these programs.

In order to provide the necessary historical perspective and overview, it is very important that these figures span as long a time frame as possible depending upon how long a particular program was or has been in existence. While I fully recognize the problems associated with the collection of this information, it is imperative that a meaningful study of Indian housing include data on types of programs available, how many units that have been constructed, and how much money is being expended on providing housing for Indians.

Additionally, there are several administrative documents and/or memoranda directly related to Indian housing needed by the Committee in drafting its report. Any assistance that you and the Library of Congress can give in locating these documents will be greatly appreciated:

"Special Program 13" established in the early 1960's giving the Federal National Mortgage Company (FNMA) the authority to buy Federal Housing Administration (FHA) insured mortgages thus clearing the way for federally guaranteed mortgages and other programs on trust lands;

A legal opinion, rendered in the late 1960's by the then "Public Housing Authority (PHA), which held that Indians were eligible to participate in public housing programs;

Administrative documents which established, in December 1962, a Mutual-Help Housing Program for Indians within the PHA;

An agreement signed by the Commissioners of the PHA and Bureau of Indian Affairs (BIA) in May 1963, setting out procedures and regulations for public housing for Indians;

An April 1969 Memorandum of Understanding between the Department of Housing and Urban Development (HUD), BIA, and the Department of Health, Education, and Welfare (HEW), outlining each agency's responsibilities with regard to Indian housing; and

Administrative documents establishing a Housing Improvement Program (HIP) within the Bureau of Indian Affairs in 1965.



p. 458 blank

It is the intent of the Committee that this study be completed by the early part of January 1975. Please direct inquiries regarding this matter to Tom Williams of the Interior Committee staff, Room 3106, Dirksen Senate Office Building, 225-4971.

Thanking you in advance for your cooperation, I am

Sincerely yours,

HENRY M. JACKSON, *Chairman.*

THE LIBRARY OF CONGRESS,
CONGRESSIONAL RESEARCH SERVICE,
*Washington, D.C., October 2, 1974.*

Mr. MORRIS THOMPSON,
*Commissioner, Bureau of Indian Affairs,*
*Washington, D.C.*

DEAR MR. THOMPSON: The Congressional Research Service has been asked by a Congressional office to assist in obtaining information concerning Indian housing in the United States.

Pursuant to this request, it is important that we receive a detailed breakdown and summary of: (1) past and present Indian housing programs (including programs providing related services to housing such as roads, sanitation facilities, water, etc.) sponsored by federal agencies; (2) the total funds expended on each of those programs; and, (3) the number, location and type of units or related services constructed, renovated and/or provided under these programs.

It is important that these figures span as long a time frame as possible depending upon how long a particular program was or has been in existence.

We will appreciate any assistance you can provide. Kindly address your reply to:

Mr. Richard S. Jones
Government Division
Congressional Research Service
Library of Congress
Washington, D.C. 10540

Sincerely,

LESTER S. JAYSON, *Director.*

[*STAFF NOTE:* Identical letters containing the same text were also mailed to HUD, IHS & FmHA]

United States Department of the Interior
BUREAU OF INDIAN AFFAIRS
WASHINGTON, D. C. 20245

IN REPLY REFER TO:

Housing Assistance

DEC 12 1974

Mr. Richard S. Jones
Government Division
Congressional Research Service
Library of Congress
Washington, D.C. 10540

Dear Mr. Jones:

Commissioner Thompson has asked us to thank you and reply to your recent inquiry concerning Indian housing in the United States. We have developed the following information:

The Bureau of Indian Affairs' Housing Improvement Program (HIP) provides assistance to needy Indians who are unable to obtain housing assistance from any other source. It involves principally the repair or enlargement of existing housing and the construction of new homes in isolated areas. Another facet of the program provides financial assistance to qualified Indian families in making down payments for the purchase of new houses. Such grants may only be made in the case of families who would not otherwise have the required income to qualify for federally-insured or guaranteed loans.

Under the HIP priorities for the selection of families are established by the tribes or tribal housing entities on the basis of need and funds available. It is one of the most popular programs among the Indian people as it combines the elements of individual choice, simplicity, speed and self-help. The HIP assisted in the repair of approximately 23,800 and built approximately 3,500 new homes during fiscal years 1968 through 1974.

The authority is provided by the Snyder Act, November 2, 1921, 42 Stat. 208, P.L. 67-85, 25 U.S.C. 13.

The following is a fiscal year breakdown of actual appropriations and number of repairs and new housing starts for which accurate records could be obtained:

p. 462 blank

| Fiscal Year | Repairs | New | Appropriation |
|---|---|---|---|
| 1965 | (  ) | (  ) | (  500,000) |
| 1966 | (128) | (367) | (  997,000) |
| 1967 | (  ) | (  ) | (1,000,000) |
| 1968 | 1,814 | 311 | 3,080,000 |
| 1969 | 3,095 | 262 | 3,671,000 |
| 1970 | 3,573 | 656 | 5,711,000 |
| 1971 | 3,873 | 574 | 6,652,000 |
| 1972 | 4,501 | 495 | 9,164,000 |
| 1973 | 4,437 | 636 | 10,475,000 |
| 1974 | 3,750 | 679 | 10,432,000 |
| 1975* | 4,400 | 500 | 10,402,000 |

*Anticipated figures.

The NIP provides for the repair of many units either to make them standard or to make them more livable until the families can obtain standard housing through other means. Many of the repair projects listed above did not serve to make the dwelling standard. Vital repairs were made to many of the houses in an attempt to make them more sanitary and more comfortable places to stay until those families could have opportunities to obtain standard housing.

Annual NIP appropriations are distributed among all 13 BIA Area offices according to the tribal needs and relative priorities for housing repair services to Indian homes located within their jurisdiction. We have enclosed for your reference copies of the consolidated annual area housing inventories for FY 1968 through FY 1974.

We are also providing you a copy of the Criteria and Administration of the NIP which includes an explanation of "standard housing". This Criteria has been used since the program became operational, however, for the past 30 days new "proposed rules" for the implementation of the NIP have been published in the Federal Register. (A copy of this notice is also enclosed for your information)

If we can be of further assistance, please do not hesitate to call on us.

Sincerely yours,

/S/ Lawrence D. McMichael
for G. Ronald Peake
Chief, Division of Housing
Assistance

Enclosures

## HOUSING IMPROVEMENT PROGRAM

## CRITERIA AND ADMINISTRATION

### Introduction.

The housing policy of the Bureau of Indian Affairs is in line with the Declaration of National Housing Policy set out in the Housing Act of 1949, that is, the Bureau's policy is that every Indian should have (or should have the opportunity to obtain) decent, safe, and sanitary housing in a suitable environment. To the extent that Indian families lack sufficient income and assets to enable them to achieve such housing, the primary sources of assistance in obtaining such housing are the Federal housing programs which are designed to meet needs of low income families such as the conventional low-rent, mutual-help and Turnkey III housing programs of the Department of Housing and Urban Development; the direct and insured loan programs of the Farmers Home Administration; and the below market interest rate loan, rent supplement programs and the home ownership and rental housing programs for lower income families of the Federal Housing Administration.

The primary purpose of the Bureau's Housing Assistance activity is to assist Indian communities and families to participate in Federal housing programs (in cooperation with the Bureau's Credit staff where appropriate) and to provide for the planning and implementation of the Housing Improvement Program.

The Housing Improvement Program is intended to:

I. Provide repairs, renovations, and enlargements to improve existing substandard housing (see "Housing Standards" below) to make it more livable and less hazardous to live in until the families have the opportunity to obtain decent, safe, and sanitary housing;

II. Provide repairs, renovations, and enlargements to existing structurally sound but substandard or deteriorating housing which can economically be placed or maintained in decent, safe, and sanitary conditions by the performance of such work;

III. Provide newly constructed housing which constitutes improved or more adequate shelter (but which does not meet the standards for Category V) for families living in unrepairable, grossly substandard housing until the families have the opportunity to obtain decent, safe, and sanitary housing;

IV. Provide grants to reduce the amounts of loans required to provide decent, safe, and sanitary housing under a tribal credit or Federal housing program (or other credit sources with low interest rates and standards for housing comparable to such a program) where the grant will enable families in substandard housing to obtain housing loans which would otherwise not be available to them because of their low incomes and limited financial resources; and

V. Provide newly constructed decent, safe, and sanitary housing for needy families for which there is no reasonable prospect of their having the opportunity to obtain such housing by any other means.

The above categories shall be used for HI program reporting purposes and are referred to herein by number.

Administration

The Area Directors are responsible for the administration of the HI program in their areas in a manner consistent with the provisions of this document and with policies, criteria, and guidelines hereafter provided by the Commissioner.

To the extent that Area and Agency Housing Assistance, Plant Management, or other staff is assigned or diverted to the HI program, the costs of such staff may be charged to the cost of the Area's or Agency's HI program. Where the services of the Field Technical Office are requested, the cost of such services may be covered by a transfer of HI allocation and any necessary ceiling positions from the requesting Area to the FTO.

Methods

To the extent that the Area Director deems it feasible to do so, preference should be given to contracting with tribal organizations and Indian or non-Indian private contractors, and to the making of grants to individuals (for example, by depositing funds in IIM accounts) to enable them to accomplish their own purchasing or contracting (with or without Bureau technical assistance). Performance of work by the Bureau may be accomplished where no other method is deemed feasible.

Every effort should be made to utilize HI program funds in conjunction with training or other programs where the result will be the accomplishment of a greater amount of housing improvement than would be possible with HI program funds alone. In such cases the HI funds might be limited to provision of materials and perhaps, to providing inspection and technical assistance inasmuch as the training program can be expected to include funds for labor (trainees) and skilled supervisors (instructors).

Projects may involve undertakings included in one or more of the categories listed above and described individually below.

Housing Standards

Housing in standard condition means housing which is decent, safe and sanitary in that it meets the following minimum standards:

1. General construction will conform to appropriate building standards for the region. The structure will be in sound condition and deterioration, if any, will not be at a level to create a health, safety or comfort problem.

2. The heating system will have the capacity to maintain a minimum temperature of 70 degrees in the dwelling during the coldest weather experienced in the area. The system shall be safe to operate and maintain, and shall deliver a uniform distribution of heat. The local adopted heating codes may be used as an alternative.

3. The plumbing system will include a properly installed system of piping and fixtures supplied with cold and hot water in adequate volume for cooking, bathing, and toilet purposes. Minimum fixtures will consist of a kitchen sink, and a partitioned bathroom with lavatory, toilet and bath or shower. The water supply, plumbing system and sewage disposal system will meet the Indian Health Service standards.

4. The electrical system will include wiring and equipment properly installed to safely supply electrical energy for adequate lighting and for the operation of applicances. There will be a minimum of two circuits per dwelling and provision for at least one additional circuit for future use. The state or tribal electrical code may be used as an alternative.

5. Overcrowding will exist if the following is exceeded:

| | | |
|---|---|---|
| One bedroom dwelling | - | One to three persons (husband, wife and child up to 24 months). |
| Two bedroom dwelling | - | Up to six persons (husband, wife and child up to 24 months in one, and three children of same sex in other). |
| Three bedroom dwelling | - | Adequate for all but very largest families (the first bedroom will have 100 sq. ft. and a minimum of 80 sq. ft. for others). |

Costs

As used here, the term "cost" refers only to costs charged to the HI program for construction supervision, procurement, contract inspection and supervision, labor, materials, etc., and does not include costs borne by the Indian Health Service or OEO-assisted training programs.

Variations from Criteria

Proposals for variations from the criteria contained herein should be submitted to the Central Office.

Reports

Reports for each Category utilized are to be submitted by the Area offices to the Central Office at the end of each quarter of the fiscal year in a format such as the following: (Show actual information for past quarters and estimated information for future quarters.)

| | 1st Qtr. | 2nd Qtr. | 3rd Qtr. | 4th Qtr. |
|---|---|---|---|---|
| No. Underway at Start | | | | |
| No. Starts During Quarter | | | | |
| No. Completions During Quarter | | | | |
| No. Underway at End | | | | |
| Cumulative Completions | | | | |

For each Category there shall be one form indicating Area totals and separate forms for each reservation and Agency involved. Each form should also state the estimated cost of the Category undertaking and the estimated total number of man years of temporary employment involved.

## CATEGORY I

### Definition

Category I includes undertakings to provide economical repairs, renovations, and enlargements to improve existing substandard housing to make it more livable and less hazardous to live in until the families have the opportunity to obtain decent, safe, and sanitary housing. It should be noted that Category II includes those cases where repairs, etc., result in existing housing being brought up to decent, safe, and sanitary condition and that the distinction between Categories I and II is only for purposes of reporting.

### Methods

Category I undertakings may be accomplished by contracting with tribal organizations or private contractors or by the making of grants to individuals (for example, by depositing the grant funds in IIM accounts) to enable them to accomplish their own purchasing or contracting. Where grants are made to individuals, the Bureau may provide assistance in obtaining reasonable prices and in determining the adequacy of contract specifications and will inspect to make reasonably certain that value is obtained by the use of the grant funds. The work may also be accomplished by Bureau purchasing materials, employing labor, and supervising the work.

Preference should be given to HI program undertakings in conjunction with OEO-assisted training and other programs where the result will be the accomplishment of a greater amount of housing improvement than would otherwise be possible with HI program funds alone.

### Standards

In the case of Category I undertakings, the standard to be used is improvement in the condition of the house although it may be obvious that such undertakings will not improve the housing involved to the extent that it could meet the "decent, safe, and sanitary" standard. As indicated in the definition, these undertakings should result in

improving livability and reducing health and safety hazards and may involve weathertightening; re-roofing; installing of electrical wiring; repairing chimneys, foundations, etc.; installing heating and sanitary facilities; painting; providing additional living or sleeping space; adding kitchens or bathrooms in conjunction with Indian Health Service projects; and other similar items.

Cost Limitations

Category I undertakings should not involve an expenditure of HI program funds of over $3,500 for any one dwelling.

Eligibility and Selection

Families and individuals eligible for Category I benefits are those which would be eligible for continued occupancy in public housing and which the Agency Superintendent determines to be living in substandard housing and to have insufficient resources to accomplish the housing improvements themselves. Preference should be given to families with the greatest needs and in the most crowded conditions. In determining eligibility the tribes should be involved and the selection of families should be made by or concurred in by the tribal governing body or by an agency or committee of the tribe such as the tribal housing authority, unless the Area Director determines in a specific situation that selection by such methods is not feasible.

Miscellaneous

There shall be no requirement for transfer of title to housing improved by Category I undertakings and there shall be no restrictions on the future use of such housing because of assistance under this Category.

## CATEGORY II

### Definition

Category II includes undertakings to provide repairs, renovations, and enlargements to existing structurally sound but substandard or deteriorating housing which can economically be placed or maintained in decent, safe, and sanitary condition by the performance of such work.

### Methods

Category II undertakings may be accomplished by the same methods as described for Category I undertakings.

### Standards

Upon completion of work on housing in Category II undertakings, the housing should meet the "decent, safe, and sanitary" standard (page 3).

### Cost Limitations

The cost limitations for Category II undertakings are the same as for Category I.

### Eligibility and Selection

Eligibility and selection criteria for Category II undertakings are the same as for Category I.

### Miscellaneous

There shall be no requirement for transfer of title to housing improved in Category II undertakings and there shall be no restrictions on the future use of such housing because of assistance under this Category.

## CATEGORY III

### Definition

Category III includes undertakings to provide newly constructed housing which constitutes improved or more adequate shelter (but which does not meet the standards for Category V) for families living in unrepairable, grossly substandard housing until the families have the opportunity to obtain decent, safe, and sanitary housing.

### Methods

Category III undertakings may be accomplished by the same methods as described for Category I undertakings.

### Standards

Each Category III undertaking must be expressly approved in writing by the Central Office. Category III proposals should include information as to the applicability of any housing codes to the proposed housing.

### Cost Limitations

Category III undertakings should not exceed cost of $5,000 per dwelling.

### Eligibility and Selection

Eligibility and selection criteria for Category III undertakings are the same as for Category I.

### Miscellaneous

Each Category III proposal should indicate whether the benefiting families will make any contribution (cash or labor) to the undertaking, who will own the homes, what maintenance requirements will be imposed and who will be responsible for enforcement, who will collect any periodic payments required of the families, and what disposition will be made of the funds collected.

## CATEGORY IV

### Definition

Category IV includes the provision of grants to families to reduce the amounts of loans required to provide them with decent, safe, and sanitary housing under Federal housing programs or other credit source with low interest rates and standards for housing comparable to such a program, including U. S. direct loan and tribal credit programs. These grants will be made in those cases where the Agency Superintendent determines that the grant will enable families in substandard housing to obtain loans which would not otherwise be available to them because of their low incomes and limited financial resources. "Federal housing programs" includes those programs providing insured, guaranteed, or direct loans to families through the Federal Housing Administration, Veterans Administration, and Farmers Home Administration.

### Methods, Limitations and Eligibility

Category IV grants of up to $3,500 each may be made in cases where the Agency Superintendent determines that a family could not obtain a loan without the reduction of the loan by way of a grant because of its low income and limited financial resources. The cost of housing provided in connection with Category IV grants should not exceed $16,000 excluding closing costs.

The method of payment of the grant should insure that the funds are used for the purpose intended. No lien need be taken on the house because of a grant.

The selection of families should be concurred in by the tribal governing body or by an agency or committee of the tribe such as the tribal housing authority, unless the Area Director determines in a specific situation that selection by such method is not feasible.

### Inspection

The Agency Superintendent shall provide inspection of the housing provided through assistance under this Category where inspection is not provided pursuant to the requirements of a Federal housing program.

## CATEGORY V

### Definition

Category V includes undertakings to provide decent, safe, and sanitary housing for needy families living in unrepairable, grossly substandard housing and for which there is no reasonable prospect of their having the opportunity to obtain such housing by any other means.

### Methods

Category V undertakings may be accomplished by contracting with tribal organizations or private contractors or by Bureau directed construction. Where it is feasible to do so, the undertakings may be in connection with OEO or MDTA-assisted training programs.

### Standards

The minimum housing provided under Category V should meet the requirements of housing standards outlined previously (page 3). In the case of PL 280 or possible termination reservations the housing should meet the appropriate codes which would apply to non-Indian housing in the locality.

Subject to the above, the Category V housing may be of the type included in the suggested HI materials prepared by the FTO for the 1968 HI program, the type used in the mutual-help program, or any house which has been approved for use in the Farmers Home Administration, the Federal Housing Administration, Veterans Administration housing programs, or tribal credit programs.

In addition, the following criteria shall also apply to Category V undertakings subject to exceptions approved by the Agency Superintendent on an individual basis:

A. Locations which would not be adverse to occupants, such as: residence next to a saloon, town dump, locations which would be unacceptable environment for children, etc.

B. Locations accessible to school bus routes where children are involved.

Cost Limitations

The cost of housing provided under Category V should not exceed an average of $16,000 per unit.

Eligibility and Selection

Housing provided under Category V is intended for use by families and elderly persons who are at the time of their selection receiving or are eligible for welfare assistance or who have a record of dependence upon assistance during part of the year and for whom it is not possible to provide housing under the public housing or other programs. Preference should be given to families with minor children in the home.

There should be a maximum tribal involvement in the selection of the initial occupants of the housing provided under this Category, unless the Area Director determines that such involvement is not feasible. The initial proposed selections should be made by the tribe (or tribal entity designed for this purpose) or the proposed selections may be made by the Superintendent and the tribe jointly. All selections will be subject to approval by the Area Director based on documentation indicating present housing conditions, financial situation, and other factors supporting the selection.

Miscellaneous

Housing provided under Category V should be placed on tribal land or land leased to the tribe or tribal organization (such as a housing authority) for at least 25 years. The housing should be on sites which would facilitate use of the housing by families other than those selected for initial occupancy. Where possible the sites should be in clusters or located in or adjacent to existing communities.

Ownership and responsibility for management of Category V housing should be turned over to the tribe or a tribal organization such as a housing authority. The Bill of Sale transferring title to the housing should specify that in the selection of any replacements for the initial occupants, the trasferee will give first preference to families and individuals eligible for welfare assistance and such selections will be subject to the concurrence of the Agency Superintendent. The Bureau will not require the imposition of income limits for continued occupancy. The owner of the housing should carry adequate fire insurance where feasible.

Consolidated AREA HOUSING INVENTORY F.Y. 1968

| AREAS | (1) Total Number existing housing units | (2) Housing units in Standard Condition | (3) Housing units in Standard Condition | (4) Housing units in Substandard Condition | (5) Housing units in Substandard Condition | (6) Housing Units Needing Renovation | (7) Total New Housing Units Required | (8) Housing Units Needing Replacement | (8) Families Needing Housing |
|---|---|---|---|---|---|---|---|---|---|
| ABERDEEN | 8,031 | 2,169 | 5,862 | 3,370 | 2,492 | | 7,453 | 3,370 | 4,083 |
| ALBUQUERQUE | 5,094 | 1,939 | 3,155 | 789 | 2,366 | | 3,568 | 789 | 2,779 |
| ANADARKO | 2,225 | 609 | 1,616 | 735 | 881 | | 2,191 | 735 | 1,456 |
| ILLINOIS | 4,552 | 1,801 | 2,751 | 1,652 | 1,099 | | 2,333 | 1,652 | 681 |
| JUNEAU | 9,565 | 508 | 9,057 | 8,702 | 355 | | 9,237 | 8,702 | 535 |
| MINNEAPOLIS | 2,933 | 787 | 2,146 | 1,549 | 597 | | 1,821 | 1,549 | 272 |
| MUSKOGEE | 12,914 | 6,014 | 6,900 | 5,447 | 1,453 | | 5,658 | 5,447 | 211 |
| NOVAJO | 18,400 | 5,240 | 13,160 | 6,580 | 6,580 | | 7,465 | 6,580 | 885 |
| PHOENIX | 7,167 | 1,084 | 6,083 | 4,368 | 1,715 | | 6,184 | 4,368 | 1,816 |
| PORTLAND | 3,820 | 1,522 | 2,298 | 1,211 | 1,087 | | 1,833 | 1,211 | 622 |
| SACRAMENTO | 1,167 | 212 | 955 | 342 | 613 | | 373 | 342 | 31 |
| Cherokee | 850 | 170 | 680 | 500 | 180 | | 650 | 500 | 150 |
| Miccosukee | 34 | 25 | 9 | 6 | 3 | | 16 | 6 | 10 |
| Seminole | 114 | 47 | 67 | 50 | 17 | | 84 | 50 | 34 |
| TOTALS | 76,866 | 22,127 | 54,739 | 35,301 | 19,438 | | 48,866 | 35,301 | 13,565 |

CONSOLIDATED F.Y. 1969 HOUSING INVENTORY

| | (1) Total Number existing housing units | (2) Housing Units in Standard Condition | (3) (Subtotal) Substandard Condition | (4) Housing Units Needing Replacement | (5) Housing Units Needing Rehabilitation | (6) Total New Housing Units Required | (7) Housing Units Needing Replacement | (8) Families Needing Housing |
|---|---|---|---|---|---|---|---|---|
| ABERDEEN | 7980 | 2826 | 5154 | 2779 | 2375 | 6830 | 2779 | 4051 |
| ALBUQUERQUE | 5193 | 2125 | 3068 | 1570 | 1498 | 4369 | 1570 | 2799 |
| ANADARKO | 3469 | 910 | 2559 | 1318 | 1241 | 2737 | 1318 | 1419 |
| BILLINGS | 4687 | 2206 | 2481 | 1363 | 1118 | 1971 | 1363 | 608 |
| ONEAU | 9700 | 651 | 9049 | 8738 | 311 | 9700 | 8738 | 962 |
| MINNEAPOLIS | 2933 | 1017 | 1916 | 1407 | 509 | 1560 | 1407 | 153 |
| MUSKOGEE | 13051 | 6317 | 6734 | 5364 | 1370 | 6864 | 5364 | 1500 |
| NAVAJO | 18860 | 6287 | 12573 | 7544 | 5029 | 8359 | 7544 | 815 |
| PHOENIX | 7612 | 1399 | 6213 | 4760 | 1453 | 5776 | 4760 | 1016 |
| PORTLAND | 4352 | 2110 | 2242 | 1102 | 1140 | 1667 | 1102 | 565 |
| SACRAMENTO | 1425 | 233 | 1192 | 537 | 655 | 588 | 537 | 51 |
| CHEROKEE | 860 | 213 | 647 | 479 | 168 | 650 | 479 | 171 |
| SEMINOLE | 112 | 77 | 35 | 26 | 9 | 95 | 26 | 69 |
| MICCOSUKEE | 34 | 25 | 9 | 6 | 3 | 16 | 6 | 10 |
| TOTALS | 80268 | 26396 | 53872 | 3[illegible]93 | [illegible]879 | 51182 | 36993 | 14189 |
| | | | | | | | | |
| | | | | | | | | |

Consolidated FY 1973 AREA HOUSING INVENTORY

| | (1) Total Number existing housing units | (2) Housing Units in Standard Condition | (3) Housing Units in Substandard Condition | (4) (Subtotal) Housing Units Needing Replacement | (5) Housing Units Needing Renovation | (6) Total New Housing Units Required | (7) Housing Units Needing Replacement | (8) Families Needing Housing |
|---|---|---|---|---|---|---|---|---|
| Aberdeen | 7,970 | 2,952 | *(141) 4,877 | 3,985 | 887 | 6,346 | 3,985 | 2,361 |
| Albuquerque | 5,330 | 2,314 | 3,016 | 1,752 | 1,264 | 4,162 | 1,752 | 2,410 |
| Anadarko | 3,466 | 956 | * (78) 2,432 | 1,280 | 1,152 | 2,703 | 1,280 | 1,423 |
| Billings | 5,107 | 2,811 | 2,296 | 1,275 | 1,021 | 1,680 | 1,275 | 405 |
| Juneau | 10,344 | 1,626 | 8,718 | 8,437 | 281 | 9,445 | 8,437 | 1,008 |
| Minneapolis | 2,947 | 992 | 1,955 | 1,349 | 606 | 1,414 | 1,349 | 65 |
| Muskogee | 13,760 | 8,242 | 5,518 | 4,310 | 1,208 | 5,807 | 4,310 | 1,497 |
| Navajo | 19,671 | 6,125 | *(3,965) 9,581 | 5,026 | 4,555 | 5,874 | 5,026 | 848 |
| Phoenix | 7,665 | 1,583 | * (53) 6,025 | 4,775 | 1,254 | 5,770 | 4,775 | 995 |
| Portland | 4,[illegible]41 | 2,374 | 2,167 | 1,114 | 1,053 | 1,755 | 1,114 | 641 |
| Sacramento | 1,445 | 164 | 1,281 | 855 | 426 | 915 | 855 | 60 |
| Cherokee | 870 | 270 | 600 | 443 | 157 | 596 | 443 | 153 |
| Seminole | 146 | 120 | 26 | 26 | 0 | 61 | 26 | 35 |
| Miccosukee | 34 | 25 | 9 | 6 | 3 | 16 | 6 | 10 |
| | | | | | | | | |
| | 63,[illegible]96 | 30,559 | *(4,277) 48,500 | 34,633 | 13,867 | 46,544 | 34,6[illegible] | 11,911 |

* houses in standard condition except one or more of the utilities not available.

Consolidated FY 1971 AREA HOUSING INVENTORY

| | (1) Total Number existing housing units | (2) Housing Units in Standard Condition | (3) Housing Units in (Substandard) Substandard Condition | (4) Replacement Housing Units | (5) Housing Units Rehabilitation | (6) Total New Housing Units Required | (7) Housing Units Replacement | (8) Housing Units Rehabilitation |
|---|---|---|---|---|---|---|---|---|
| Aberdeen | 8712 | 3710 | (30)* 4964 | 3653 | (38) 1311 | 5424 | 3653 | 1771 |
| Albuquerque | 5163 | 2229 | 2934 | 1186 | 1748 | 3574 | 1186 | 2388 |
| Anadarko | 3479 | 760 | 2719 | 1272 | 1447 | 2395 | 1272 | 1123 |
| Billings | 5357 | 3056 | 2301 | 1306 | 995 | 1781 | 1306 | 475 |
| Juneau | 10844 | 2216 | 8628 | 7812 | 816 | 9180 | 7812 | 1368 |
| Minneapolis | 2959 | 1306 | 1653 | 1161 | 492 | 1266 | 1161 | 105 |
| Muskogee | 11584 | 4684 | 6900 | 4872 | 2028 | 9181 | 4872 | 4309 |
| Navajo | 21507 | 2130 | (4140)* 15231 | 6092 | (4140)* 9139 | 6834 | 6092 | 742 |
| Phoenix | 7980 | 2131 | 5842 | 4823 | 1026 | 5921 | 4623 | 1298 |
| Portland | 4532 | 2551 | 1981 | 980 | 1001 | 1833 | 980 | 853 |
| Sacramento | 1521 | 284 | 1237 | 770 | 467 | 1233 | 770 | 463 |
| Cherokee ** | 1040 | 340 | 709 | 492 | 217 | 680 | 492 | 188 |
| Seminole ** | 165 | 131 | 34 | 14 | 20 | 107 | 14 | 93 |
| Choctaw ** | 472 | 147 | 325 | 296 | 29 | 304 | 296 | 98 |
| Miccosukee ** | 34 | 25 | 9 | 6 | 3 | 16 | 6 | 10 |
| | | | | | | | | |
| TOTALS | 85,358 | 25,700 | (4184)* 55,474 | 34,735 | (4184)* 20,739 | 49,840 | 34,735 | 15,105 |

*House in standard condition except one or more utilities not available.

**Considered as southeastern United States.

CONSOLIDATED AREA HOUSING INVENTORY

FISCAL YEAR 1972

| | (1) Total Number existing housing units | (2) Standard Condition | (3) Residual Units in Condition | (4) (Subtotal) Substandard Condition | (5) Replacement Housing Units | (6) Total New Housing Units Required | (7) Housing Units Needing Replacement | (8) Families Needing Housing |
|---|---|---|---|---|---|---|---|---|
| Aberdeen | 893 | 4169 | *(144) 4767 | 35[illegible] | (144) 1263 | 5133 | 3504 | 1629 |
| Albuquerque | 6019 | 3002 | 3017 | 1[illegible]28 | 19[illegible] | 3365 | 102[illegible] | 2337 |
| Anadarko | 35[illegible] | 973 | 2591 | 1058 | 1533 | 22[illegible]0 | 105[illegible] | 1222 |
| Billings | 5413 | 2916 | 2497 | 1495 | 1002 | 1912 | 1495 | 417 |
| Juneau | 11002 | 2715 | 8287 | 7359 | 928 | 8871 | 7359 | 1512 |
| Minneapolis | 2407 | 1068 | 1339 | 961 | 378 | 1063 | 961 | 102 |
| Muskogee | 12043 | 5738 | 6305 | 4376 | 1929 | 8226 | 4376 | 3850 |
| Navajo | 22163 | 2828 | *(4249) 19315 | 5987 | (4249) 13328 | 6828 | 5987 | 841 |
| Phoenix | 8163 | 2608 | 5575 | 5126 | 449 | 6162 | 5126 | 1036 |
| Portland | 4919 | 2903 | 2016 | 962 | 1034 | 1941 | 962 | 959 |
| Sacramento | 1590 | 349 | 1241 | 792 | 449 | 12[illegible] | 792 | 4[illegible]3 |
| Southeast Agency | 1757 | 861 | 896 | 649 | 247 | 110[illegible] | 649 | 453 |
| New York Tribes | 474 | 14 | 460 | 136 | 324 | 175 | 136 | 39 |
| TOTAL | 88450 | 30144 | *(4393) 58306 | 33453 | (4393) 24853 | 48[illegible]13 | 33453 | 14660 |

*House in standard condition except one or more utilities not available.

Consolidated FY 1971 AREA HOUSING INVENTORY

| AREA | (1) Total Number existing housing units | (2) Housing Units in Standard Condition | (3) Housing Units in Substandard Condition | (4) (Substandard) Replacement Housing Units | (5) Housing Units Rehabilitation | (5) Housing Units Modernization | (6) Total New Housing Units Required | (7) Housing Units Replacement | (8) Housing Units Modernization |
|---|---|---|---|---|---|---|---|---|---|
| ABERDEEN | 9050 | 4697 | | (284) 4353 | 3243 | (284) 1110 | 4739 | 3243 | 143 |
| ALBUQUERQUE | 6201 | 3370 | | 2831 | 997 | 1834 | 3325 | 997 | 235 |
| ANADARKO | 4018 | 1401 | | 2617 | 1043 | 1574 | 2398 | 1043 | 135 |
| BILLINGS | 5604 | 3335 | | 2269 | 1394 | 875 | 1861 | 1394 | 46 |
| JUNEAU | 11254 | 2751 | | 8503 | 7913 | 590 | 9209 | 7913 | 129 |
| MINNEAPOLIS | 3094 | 1685 | | 1409 | 903 | 506 | 1092 | 903 | 1 |
| MUSKOGEE | 12718 | 7171 | | 5547 | 3710 | 1837 | 7044 | 3710 | 335 |
| NAVAJO | 22368 | 3344 | | (4345) 19024 | 5891 | (4345) 13133 | 7324 | 5891 | 148 |
| PHOENIX | 8502 | 3193 | | 5309 | 4883 | 426 | 6025 | 4883 | 114 |
| PORTLAND | 5282 | 3331 | | 1951 | 970 | 981 | 1804 | 970 | 83 |
| SACRAMENTO | 1598 | 604 | | 994 | 615 | 379 | 1166 | 615 | 55 |
| SOUTHEAST AGENCY (Eastern Okla.) | 2379 | 1153 | | 1226 | 695 | 531 | 1084 | 695 | 3 |
| TOTAL | 92068 | 36035 | | *(4629) 56033 | 32257 | *(4629) 23776 | 47071 | 32257 | 1486 |

*Houses in standard condition except one or more utilities not available.

CONSOLIDATED AREA HOUSING INVENTORY
Fiscal Year 1974

| AREA/AGENCY | (1) Total Housing existing Housing units | (2) Housing Units in Standard Condition | (3) Housing Units in Substandard Condition | (4) (Estimated) Substandard Condition | (5) Housing Units Requiring Housing Replacement | (6) Total New Housing Units Required | (7) Housing Units Requiring Housing Replacement | (8) Housing Units Requiring Housing Replacement |
|---|---|---|---|---|---|---|---|---|
| Aberdeen | 9442 | 5580 | (396) 3862 | 2779 | (396) 1083 | 4227 | 2779 | 1448 |
| Albuquerque | 6625 | 3872 | 2753 | 994 | 1759 | 3252 | 994 | 2258 |
| Anadarko | 4058 | 1674 | 2384 | 93[illegible] | 1447 | 2230 | 937 | 1293 |
| Billings | 5683 | 3505 | 2178 | 14[illegible] | 763 | 2030 | 1415 | 615 |
| Juneau | 11302 | 3813 | 7489 | 6545 | 944 | 8321 | 6545 | 1776 |
| Minneapolis | 3413 | 2029 | 1384 | 793 | 591 | 1089 | 793 | 296 |
| Muskogee | 13837 | 8445 | 5392 | 3513 | 1879 | 7545 | 3513 | 4032 |
| Navajo | 22765 | 3956 | (4517) 18809 | 5719 | (4517) 13090 | 7759 | 5719 | 2040 |
| Phoenix | 9106 | 4124 | [illegible] | 4425 | 557 | 5759 | 4425 | 1334 |
| Portland | 5555 | 3733 | 1822 | 925 | 897 | 1946 | 925 | 1021 |
| Sacramento | 1611 | 720 | 891 | 579 | 312 | 1172 | 579 | 593 |
| Eastern * | 2757 | 1418 | [illegible] | 815 | [illegible] | 1226 | 815 | 411 |
| Total | 96154 | 42869 | (5983) 53285 | 29439 | (4517) 23846 | 46556 | 29439 | 17117 |

NOTE:

Miccosukee excluded due to NON-submittal of Reports during FY-1974.

* Houses in standard condition except one or more utilities not available.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
FEDERAL HOUSING ADMINISTRATION
WASHINGTON, D. C. 20410

DEC 6 1974

IN REPLY REFER TO:

Mr. Richard S. Jones
Government Division
Congressional Research Service
Library of Congress
Washington, D. C. 20540

Dear Mr. Jones:

In response to a request from Mr. Lester S. Jayson, the Director of the Congressional Research Service, we are providing you with the following information concerning HUD-assisted housing in Indian areas:

1. Brief narrative summarizing HUD's utilization of the Low-Rent Public Housing Program in Indian areas. (Some changes will be necessary in the program description as a result of the recently enacted Housing and Community Development Act of 1974.)

2. Statistical data summarizing the number, types, status and locations of HUD-assisted housing units in Indian areas. (We are unable to include information concerning the amount of funds which have been expended because HUD assistance to Indian areas is stated in terms of units, and not dollar amounts.)

3. Description of GNMA Program Number 13 - Mortgages on Restricted Indian Lands. (This program was funded only temporarily. Problems involving property titles were never resolved sufficiently to permit the program to get underway.)

4. PHA Circular dated December 5, 1962, with legal opinion indicating that the Public Housing Administration could undertake a Mutual-Help Housing Program for Indians.

5. Circular HPMC-FHA 7580.3 dated June 19, 1972. Paragraph 2 contains the legal basis of Indian Housing Authorities and HUD's assistance under the public housing program.

Sincerely,

Morris Shroder
Director
Publicly Financed Housing Division

Enclosures

p 484 blank

STATISTICAL DATA

Attached hereto is the following data which provides a detailed statistical summary of HUD activities in Indian areas.

1. Indian Housing Program Accomplishments - Fiscal Years 1962 - 1974

   Attachment 1 - Annual Contributions Contracts (ACCs)

   Fiscal Years 1970 - 1974

   Attachment 2 - Construction Starts, Fiscal Years 1970 - 1974

2. Indian Housing Program Inventory as of June 30, 1974
3. Indian Housing Production Summary as of June 30, 1974
4. Status of HUD Commitment to Provide 30,000 housing units in Indian areas during Fiscal Years 1970 - 1974
5. Special Report - Indian Progress Development Progress Directory, December 31, 1972, with updated Tables (151 and 152) for pages vi and vii. (A completely updated Directory is expected to be available by April 1975.)

LOW-RENT PUBLIC HOUSING
INDIAN HOUSING PROGRAM ACCOMPLISHMENTS (FISCAL YEARS 1962-1974

| Fiscal Year | Applications Approved | | ACC's Executed 1/ | | Construction Starts 2/ | | Completed for Occupancy | |
|---|---|---|---|---|---|---|---|---|
| | UNITS | | | | | | | |
| 1962 * | 299 | | 74 | | 51 | | 0 | |
| 1963 * | 1,114 | | 500 | | 56 | | 0 | |
| 1964 * | 1,827 | | 2,239 | | 294 | | 83 | |
| 1965 * | 600 | | 94 | | 624 | | 201 | |
| 1966 * | 354 | | 598 | | 533 | | 603 | |
| 1967 * | 811 | | 753 | | 1,222 | | 513 | |
| 1968 * | 1,516 | | 898 | | 1,206 | | 992 | |
| 1969 * | 3,949 | | 1,794 | | 1,049 | | 1,523 | |
| Sub-Total (FY62-69) | | 10,469 | | 6,950 | | 5,035 | | 3,915 |
| 1970 ** | 5,679 | | 4,358 | | 3,763 | | 1,206 | |
| 1971 ** | 5,[illegible]86 | | 7,304 | | 4,974 | | 2,160 | |
| 1972 ** | 9,714 | | 3,706*** | | 3,111 | | 2,889 | |
| 1973 ** | 562 | | 1,498*** | | 2,675 | | 3,788 | |
| 1974 ** | 1,228 | | 660 | | 2,638 | | 3,499 | |
| Sub-Total (FY70-74) | | 22,929 | | 17,526 | | 17,161 | | 13,542 |
| Total (FY62-74) | | 33,398 | | 24,476 | | 22,196 | | 17,457 |

* Data Source - Special Report, Indian Programs dated 12-31-71 (HPMC-FAR)
** Data Source - Public Housing Performance Analysis (HPMC-FHA-PS)
*** Represents ACC List Approvals
1/ See Attachment 1
2/ See Attachment 2

24 OCT 1974



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INDIAN HOUSING ANNUAL CONTRIBUTIONS CONTRACTS
LOW-RENT PUBLIC HOUSING PROGRAM--FISCAL YEARS 1970-74
(BY STATE)

| State | UNITS | | | | | |
|---|---|---|---|---|---|---|
| | Fiscal Year 1970* | Fiscal Year 1971* | Fiscal Year 1972** | Fiscal Year 1973** | Fiscal Year 1974* | Total |
| Alaska | -0- | 200 | 45 | 160 | -0- | 405 |
| Arizona | 247 | 963 | 300 | 46 | -0- | 1,556 |
| California | 50 | 110 | 30 | -0- | -0- | 190 |
| Colorado | 25 | -0- | 35 | -0- | -0- | 60 |
| Florida | -0- | 70 | -0- | -0- | -0- | 70 |
| Idaho | 15 | 15 | -0- | -0- | -0- | 30 |
| Kansas | 30 | 34 | 20 | -0- | -0- | 84 |
| Maine | -0- | -0- | 70 | -0- | -0- | 70 |
| Michigan | 53 | 25 | -0- | -0- | -0- | 78 |
| Minnesota | 50 | 127 | -0- | -0- | -0- | 177 |
| Mississippi | -0- | 200 | -0- | -0- | -0- | 200 |
| Montana | -0- | 515 | 240 | 280 | 135 | 1,170 |
| Nebraska | 35 | 30 | 189 | -0- | -0- | 254 |
| Nevada* | 20 | 211 | 160 | -0- | -0- | 391 |
| New Mexico | 1,238 | 645 | 155 | 125 | -0- | 2,163 |
| New York | -0- | -0- | -0- | 10 | -0- | 10 |
| North Carolina | 30 | 200 | -0- | -0- | 75 | 305 |
| North Dakota | 120 | 260 | 90 | 140 | -0- | 610 |
| Oklahoma | 1,922 | 2,295 | 1,585 | 314 | 325 | 6,441 |
| Oregon | -0- | -0- | 100 | -0- | 20 | 120 |
| South Dakota | 380 | 965 | 384 | 249 | -0- | 1,978 |
| Texas | 40 | -0- | -0- | 39 | -0- | 79 |
| Utah | 33 | 71 | -0- | -0- | 40 | 144 |
| Washington | -0- | 55 | 155 | 55 | 65 | 330 |
| Wisconsin | 70 | 253 | 85 | 80 | -0- | 488 |
| Wyoming | -0- | 60 | 63 | -0- | -0- | 123 |
| Total | 4,358 | 7,304 | 3,706 | 1,498 | 660 | 17,526 |

* ACC Executions
** ACC List Approvals

Publicly Financed Housing Division
HPMC-PHA 24 OCT 1974

INDIAN HOUSING CONSTRUCTION STARTS
LOW-RENT PUBLIC HOUSING PROGRAM--FISCAL YEARS 1970-74
(BY STATES)

UNITS

| State | Fiscal Year 1970 | Fiscal Year 1971 | Fiscal Year 1972 | Fiscal Year 1973 | Fiscal Year 1974 | Total |
|---|---|---|---|---|---|---|
| Alaska | -0- | -0- | 200 | 90 | 95 | 385 |
| Arizona | 222 | 751 | 112 | 175 | 125 | 1,385 |
| California | 50 | -0- | 50 | -0- | -0- | 100 |
| Colorado | 25 | -0- | -0- | 30 | -0- | 55 |
| Florida | -0- | -0- | 70 | -0- | -0- | 70 |
| Idaho | 25 | 15 | -0- | -0- | 20 | 60 |
| Kansas | 10 | 20 | 54 | -0- | -0- | 84 |
| Maine | -0- | -0- | -0- | 70 | -0- | 70 |
| Michigan | 48 | 25 | -0- | -0- | -0- | 73 |
| Minnesota | 50 | 52 | 75 | -0- | 16 | 193 |
| Mississippi | 30 | -0- | 50 | 60 | -0- | 140 |
| Montana | 155 | 273 | 300 | 185 | 375 | 1,288 |
| Nebraska | 35 | 36 | 229 | 30 | -0- | 330 |
| Nevada | 75 | 210 | 27 | 6 | 95 | 413 |
| New Mexico | 219 | 916 | 5 | 229 | 443 | 1,812 |
| New York | -0- | -0- | -0- | 10 | -0- | 10 |
| North Carolina | 30 | 100 | 70 | 100 | -0- | 300 |
| North Dakota | 120 | 260 | -0- | 160 | 70 | 610 |
| Oklahoma | 2,161 | 1,379 | 1,236 | 1,000 | 887 | 6,663 |
| Oregon | -0- | -0- | 50 | -0- | -0- | 50 |
| South Dakota | 430 | 595 | 475 | 100 | 413 | 2,013 |
| Texas | 16 | 24 | -0- | -0- | 39 | 79 |
| Utah | 33 | 71 | -0- | -0- | 40 | 144 |
| Washington | -0- | 20 | 88 | 200 | 20 | 328 |
| Wisconsin | 29 | 167 | 20 | 170 | -0- | 386 |
| Wyoming | -0- | 60 | -0- | 60 | -0- | 120 |
| Total | 3,763 | 4,974 | 3,111 | 2,675 | 2,638 | 17,161 |

Publicly Financed Housing Division
HPMC-PHA- 24 OCT 1974



0471

PUBLIC HOUSING INVENTORY
INDIAN HOUSING PROGRAM
AS OF JUNE 30, 1974

| Region | | Appl. Rec'd. | Appl. App'd. | ACC*List Approved | ACC* Executed | Under Construct |
|---|---|---|---|---|---|---|
| | | | | UNITS | | |
| I | Boston | -0- | 45 | -0- | -0- | -0- |
| II | New York | -0- | 50 | -0- | -0- | -0- |
| III | Philadelphia | -0- | -0- | -0- | -0- | -0- |
| IV | Atlanta | -0- | 275 | -0- | 70 | 170 |
| V | Chicago | -0- | 49 | -0- | 40 | 152 |
| VI | Fort Worth | 650 | 323 | -0- | 409 | 3,210 |
| VII | Kansas City | 100 | 72 | -0- | -0- | 90 |
| VIII | Denver | 790 | 928 | 100 | 100 | 1,896 |
| IX | San Francisco | -0- | 2,250 | -0- | 1,240 | 1,644 |
| X | Seattle | 115 | 1,273 | 45 | 79 | 185 |
| | Total | 1,655 | 5,265 | 145 | 1,938 | 7,347 |

24 CFR [illegible]

| Region | Locality | Proj. No. | Type* | Appl. Rec'd | Appl. App'd | ACC List App'd UNITS | ACC Executed | Unde Const |
|---|---|---|---|---|---|---|---|---|
| Manchester Area: | | | | | | | | |
| | Passamaquoddy | ME-13-A | AWR | -0- | 5 | -0- | -0- | -0- |
| | Penobscot | ME-12-A | C-HO | -0- | 32 | -0- | -0- | -0- |
| | Penobscot | ME-12-A | C | -0- | 8 | -0- | -0- | -0- |
| | Total | | | -0- | 45 | -0- | -0- | -0- |
| Buffalo Area: | | | | | | | | |
| | Seneca Nation | NY-40-B | T | -0- | 50 | -0- | -0- | -0- |
| | Total | | | -0- | 50 | -0- | -0- | -0- |
| Jackson Area: | | | | | | | | |
| | Pearl River | MISS-92-5 | T-MH | -0- | -0- | -0- | 70 | -0- |
| | Total | | | -0- | -0- | -0- | 70 | -0- |
| Greensboro Area: | | | | | | | | |
| | Qualla | NC-41-6 | T-MH | -0- | -0- | -0- | -0- | 100 |
| | Qualla | NC-41-F | T-MH | -0- | 200 | -0- | -0- | -0- |
| | Pembroke | NC-114-1 | C | -0- | -0- | -0- | -0- | 70 |
| | Pembroke | NC-114-2 | C | -0- | 75 | -0- | -0- | -0- |
| | Total | | | -0- | 275 | -0- | -0- | 170 |
| Detroit Area: | | | | | | | | |
| | Saginaw-Chippeawa | MICH-43-C | C | -0- | 14 | -0- | -0- | -0- |
| | Total | | | -0- | 14 | -0- | -0- | -0- |
| Minneapolis Area: | | | | | | | | |
| | Bois Forte | MINN-81-3 | T | -0- | -0- | -0- | -0- | 16 |
| | Total | | | -0- | -0- | -0- | -0- | 16 |

* AWR ..... Acquisition With Rehabilitation (Rental)
C or CONV ..... Conventional (Rental)
T or TKY ..... Turnkey (Rental)
C-HO or CONV-HO . Conventional Homeownership
T-HO or TKY-HO .. Turnkey Homeownership
C-MH or CONV-MH . Conventional Mutual-Help
T-MH or TKY-MH .. Turnkey Mutual-Help
RH-MH ..... Remote Housing - Mutual-Help

24 OCT 197



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| Region | Locality | Proj. No. | Type | Appl. Rec'd | Appl. App'd | ACC List App'd UNITS | ACC Executed | Under Constr |
|---|---|---|---|---|---|---|---|---|
| -Milwaukee Area: | | | | | | | | |
| | Keshena-Neopit | WIS-27-2 | T | -0- | -0- | -0- | -0- | 66 |
| | Lac Courte Oreilles | WIS-54-2 | T | -0- | -0- | -0- | -0- | 55 |
| | Lac Courte Oreilles | WIS-54-3 | T | -0- | -0- | -0- | -0- | 15 |
| | Odanah | WIS-12-D | T | -0- | -0- | -0- | 40 | -0- |
| | Oneida | WIS-10-D | T | -0- | 25 | -0- | -0- | -0- |
| | Potch Cheenunk | WIS-180-A | T | -0- | 10 | -0- | -0- | -0- |
| | Total | | | | 35 | -0- | 40 | 136 |
| -Dallas Area: | | | | | | | | |
| | Alabama-Coushetta | TEX-338-B | T-MH | -0- | 33 | -0- | -0- | -0- |
| | Total | | | | 33 | -0- | -0- | -0- |
| -Oklahoma City Area: | | | | | | | | |
| | Absentee-Shawnee | OKLA-91-2 | T-MH | -0- | -0- | -0- | -0- | 60 |
| | Absentee-Shawnee | OKLA-91-3 | T-MH | -0- | -0- | -0- | -0- | 50 |
| | Absentee-Shawnee | OKLA-91-4 | T-MH | -0- | -0- | -0- | -0- | 50 |
| | Apache Tribe | OKLA-128-1 | T-MH | -0- | -0- | -0- | 50 | -0- |
| | Caddo Tribe | OKLA-77-4 | T-MH | -0- | -0- | -0- | -0- | 125 |
| | Cherokee | OKLA-45-18 | T | -0- | -0- | -0- | -0- | 147 |
| | Cherokee | OKLA-45-20 | T-MH | -0- | -0- | -0- | -0- | 50 |
| | Cherokee | OKLA-45-21 | T-MH | -0- | -0- | -0- | -0- | 72 |
| | Cherokee | OKLA-45-23 | T-MH | -0- | -0- | -0- | -0- | 72 |
| | Cherokee | OKLA-45-24 | T | -0- | -0- | -0- | -0- | 29 |
| | Cherokee | OKLA-45-25 | T- | -0- | -0- | -0- | -0- | 19 |
| | Cherokee | OKLA-45-26 | T | -0- | -0- | -0- | -0- | 19 |
| | Cherokee | OKLA-45-27 | T-MH | -0- | -0- | -0- | -0- | 100 |
| | Cherokee | OKLA-45-28 | T-MH | -0- | -0- | -0- | -0- | 75 |
| | Cherokee | OKLA-45-1 | T-MH | 50 | -0- | -0- | -0- | -0- |
| | Cherokee | OKLA-45-2 | T-MH | 50 | -0- | -0- | -0- | -0- |
| | Cherokee | OKLA-45-3 | T-MH | 50 | -0- | -0- | -0- | -0- |
| | Cheyenne-Arapaho | OKLA-100-1 | T-MH | -0- | -0- | -0- | -0- | 100 |
| | Cheyenne-Arapaho | OKLA-100-2 | T-MH | -0- | -0- | -0- | -0- | 50 |
| | Cheyenne-Arapaho | OKLA-100- | T-MH | 100 | -0- | -0- | -0- | -0- |
| | Chickasaw | OKLA-47 | T-MH | 100 | -0- | -0- | -0- | -0- |



0474

| gion | Locality | Proj. No. | Type | Appl. Rec'd | Appl. App'd | ACC List App'd UNITS | ACC Executed | Under Constru |
|---|---|---|---|---|---|---|---|---|
| Oklahoma City Area (Cont'd): | | | | | | | | |
| Chickasaw | | OKLA-47-7 | T-MH | -0- | -0- | -0- | -0- | 300 |
| Chickasaw | | OKLA-47-8 | T-MH | -0- | -0- | -0- | -0- | 97 |
| Chickasaw | | OKLA-47-9 | T-MH | -0- | -0- | -0- | 80 | -0- |
| Chickasaw | | OKLA-47-12 | T-MH | -0- | -0- | -0- | -0- | 61 |
| Chickasaw | | OKLA-47-15 | T-MH | -0- | -0- | -0- | -0- | 75 |
| Chickasaw | | OKLA-47-16 | T-MH | -0- | -0- | -0- | -0- | 25 |
| Chickasaw | | OKLA-47-17 | T-MH | -0- | -0- | -0- | -0- | 50 |
| Chickasaw | | OKLA-47-18 | T-MH | -0- | -0- | -0- | -0- | 50 |
| Chickasaw | | OKLA-47-19 | T-MH | -0- | -0- | -0- | -0- | 50 |
| Choctaw | | OKLA-49-21 | T-MH | -0- | -0- | -0- | -0- | 100 |
| Choctaw | | OKLA-49-22 | T-MH | -0- | -0- | -0- | -0- | 45 |
| Choctaw | | OKLA-49- | T-MH | 100 | -0- | -0- | -0- | -0- |
| Comanche | | OKLA-110-1 | T-MH | -0- | -0- | -0- | -0- | 100 |
| Comanche | | OKLA-110-2 | T-MH | -0- | -0- | -0- | -0- | 100 |
| Comanche | | OKLA-110-3 | T-MH | -0- | -50 | -0- | -0- | -0- |
| Comanche | | OKLA-110-4 | T-MH | -0- | -0- | -0- | 59 | -0- |
| Creek | | OKLA-51-4 | T-MH | -0- | -0- | -0- | -0- | 100 |
| Creek | | OKLA-51-9 | T-MH | -0- | -0- | -0- | -0- | 50 |
| Creek | | OKLA-51-10 | T-MH | -0- | -0- | -0- | -0- | 50 |
| Creek | | OKLA-51-11 | T-MH | -0- | -0- | -0- | -0- | 50 |
| Creek | | OKLA-51-12 | T | -0- | -0- | -0- | -0- | 74 |
| Creek | | OKLA-51-13 | T-MH | -0- | 100 | -0- | -0- | -0- |
| Creek | | OKLA-51-14 | T-MH | -0- | 20 | -0- | -0- | -0- |
| Kiowa | | OKLA-98-1 | T-MH | -0- | -0- | -0- | -0- | 450 |
| Kiowa | | OKLA-98-2 | T-MH | -0- | -0- | -0- | 100 | -0- |
| Osage | | OKLA-127- | T-MH | 100 | -0- | -0- | -0- | -0- |
| Otoe-Missouria | | OKLA-114-1 | T-MH | -0- | -0- | -0- | -0- | 50 |
| Otoe-Missouria | | OKLA-114-2 | T-MH | -0- | 50 | -0- | -0- | -0- |
| Pawnee | | OKLA-94-1 | T-MH | -0- | -0- | -0- | -0- | 20 |
| Pawnee | | OKLA-94-2 | T-MH | -0- | -0- | -0- | -0- | 50 |
| Ponca | | OKLA-54-3 | T-MH | -0- | -0- | -0- | -0- | 70 |
| Ponca | | OKLA-54-4 | T-MH | -0- | -0- | -0- | -0- | 100 |
| Ponca | | OKLA-54-5 | T | -0- | -0- | -0- | -0- | 30 |
| Ponca | | OKLA-54-E | T-MH | -0- | 20 | -0- | -0- | -0- |
| Creek | | OKLA-51 | T-MH | 100 | -0- | -0- | -0- | -0- |

| gion Locality | Proj. No. | Type | Appl. Rec'd | Appl. App'd | ACC List App'd UNITS | ACC Executed | Under Constru |
|---|---|---|---|---|---|---|---|
| Oklahoma City Area (Cont'd: | | | | | | | |
| Sac and Fox | OKLA-90-2 | T | -0- | -0- | -0- | 20 | -0- |
| Sac and Fox | OKLA-90-4 | T- MH | -0- | -0- | -0- | -0- | 45 |
| Sac and Fox | OKLA-90-5 | T- MH | -0- | -0- | -0- | 50 | -0- |
| Sac and Fox | OKLA-90-6 | T- MH | -0- | -0- | -0- | 50 | -0- |
| Seminole | OKLA-93-4 | T- MH | -0- | 50 | -0- | -0- | -0- |
| Total | | | 650 | 290 | -0- | 409 | 3,210 |
| Kansas City Area: | | | | | | | |
| Iowa Tribe | KANS-67-1 | T- MH | -0- | -0- | -0- | -0- | 20 |
| Iowa Tribe | KANS-67-2 | T- MH | -0- | -22 | -0- | -0- | -0- |
| Iowa Tribe | KANS-67-3 | T- | -0- | 50 | -0- | -0- | -0- |
| Potawatomi | KANS-84-A | T- MH | 60 | -0- | -0- | -0- | -0- |
| Potawatomi | KANS-84-B | T- MH | 40 | -0- | -0- | -0- | -0- |
| Total | | | 100 | 72 | -0- | -0- | 20 |
| Omaha Area: | | | | | | | |
| Macy | NEB-13-3 | C | -0- | -0- | -0- | -0- | 70 |
| Total | | | -0- | -0- | -0- | -0- | 70 |
| Denver Region: | | | | | | | |
| South Ute | COLO-10-1 | T- MH | -0- | -0- | -0- | -0- | 30 |
| Ute Mt. Ute | COLO-47-1 | C-MH | -0- | 50 | -0- | -0- | -0- |
| Blackfeet | MONT-8-8 | T- | -0- | -0- | -0- | -0- | 103 |
| Blackfeet | MONT-8-9 | T- MH | -0- | -0- | -0- | -0- | 97 |
| Crow | MONT-14-D | T | 120 | -0- | -0- | -0- | -0- |
| Flathead | MONT-13-3 | T- | -0- | -0- | -0- | -0- | 43 |
| Flathead | MONT-13-4 | T- HO | -0- | -0- | -0- | -0- | 27 |
| Flathead | MONT-13-5 | C-MH | -0- | 36 | -0- | -0- | -0- |





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| gion | Locality | Proj. No. | Type | Appl. Rec'd | Appl. App'd | ACC List App'd UNITS | ACC Executed | Under Construc |
|---|---|---|---|---|---|---|---|---|
| Denver Region (Cont'd): | | | | | | | | |
| | Fort Belknap | MONT-10-7 | C-MH | -0- | 50 | -0- | -0- | -0- |
| | Fort Peck | MONT-9-10 | C | -0- | -0- | -0- | 10 | -0- |
| | Fort Peck | MONT-9-9 | C-MH | -0- | -0- | -0- | 90 | -0- |
| | North Cheyenne | MONT-12-7 | T- -MH | -0- | -0- | -0- | -0- | 75 |
| | North Cheyenne | MONT-12-8 | T- -MH | -0- | 100 | -0- | -0- | -0- |
| | Rocky Boy | MONT-11-10 | T- -MH | 100 | -0- | -0- | -0- | -0- |
| | Rocky Boy | MONT-11-8 | T- -MH | -0- | -0- | -0- | -0- | 65 |
| | Rocky Boy | MONT-11-9 | T- -MH | -0- | -0- | -0- | -0- | 35 |
| | Fort Berthold | ND-5-5 | T- -MH | -0- | -0- | -0- | -0- | 69 |
| | Fort Berthold | ND-5-D | T | 30 | -0- | -0- | -0- | -0- |
| | Fort Totten | ND-8-3 | C-MH | -0- | -0- | -0- | -0- | 40 |
| | Fort Totten | ND-8-4 | C | -0- | -0- | -0- | -0- | 48 |
| | Fort Totten | ND-8-D | C | 400 | -0- | -0- | -0- | -0- |
| | Turtle Mountain | ND-6-5 | T- -HO | -0- | -0- | -0- | -0- | 86 |
| | Turtle Mountain | ND-6-6 | C | -0- | -0- | -0- | -0- | 70 |
| | Turtle Mountain | ND-6-7 | T- -HO | -0- | -0- | 100 | -0- | -0- |
| | Turtle Mountain | ND-6-8 | C | -0- | 100 | -0- | -0- | -0- |
| | Trenton | ND-42-1 | T- -MH | -0- | 20 | -0- | -0- | -0- |
| | Cheyenne River | SD-5-4 | C | -0- | -0- | -0- | -0- | 186 |
| | Cheyenne River | SD-5-5 | C | -0- | -0- | -0- | -0- | 120 |
| | Cheyenne River | SD-5-6 | C-MH | -0- | -0- | -0- | -0- | 43 |
| | Cheyenne River | SD-5-7 | C-MH | -0- | -0- | -0- | -0- | 54 |
| | Crow Creek | SD-4-6 | C | -0- | -0- | -0- | -0- | 40 |
| | Crow Creek | SD 4-7 | C-MH | -0- | -0- | -0- | -0- | 30 |
| | Crow Creek | SD-4-F | C | 100 | -0- | -0- | -0- | -0- |
| | Lower Brule | SD-3-4 | T- -MH | -0- | -0- | -0- | -0- | 20 |
| | Lower Brule | SD-3-5 | T | -0- | -0- | -0- | -0- | 10 |
| | Pine Ridge | SD-1-5 | T | -0- | -0- | -0- | -0- | 256 |
| | Pine Ridge | SD-1-6 | C | -0- | -0- | -0- | -0- | 90 |
| | Pine Ridge | SD-1-7 | C-MH | -0- | -0- | -0- | -0- | 50 |
| | Pine Ridge | SD-1-9 | C-MH | -0- | 150 | -0- | -0- | -0- |
| | Standing Rock | SD-6-4 | T- HO | -0- | -0- | -0- | -0- | 29 |
| | Standing Rock | SD-6-5 | T | -0- | -0- | -0- | -0- | 85 |

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| Region Locality | Proj. No. | Type | Appl. Rec'd | Appl. App'd | ACC List App'd UNITS | ACC Executed | Under Constru |
|---|---|---|---|---|---|---|---|
| -Denver Region (Cont'd): | | | | | | | |
| Standing Rock | SD-6-6 | T-MH | -0- | -0- | -0- | -0- | 15 |
| Standing Rock | SD-6-7 | C | -0- | 64 | -0- | -0- | -0- |
| Flandreau | SD-49-A | C | 40 | -0- | -0- | -0- | -0- |
| Rose Bud | SD-9-7 | C | -0- | 220 | -0- | -0- | -0- |
| Wahpreton | SD-15-4 | T-MH | -0- | 50 | -0- | -0- | -0- |
| Yankton Sx. | SD-12-2 | C-MH | -0- | 48 | -0- | -0- | -0- |
| Uintah and Ouray | UT-1-5 | C-MH | -0- | -0- | -0- | -0- | 71 |
| Uintah and Ouray | UT-1-6 | T | -0- | 40 | -0- | -0- | -0- |
| Total | | | 790 | 928 | 100 | 100 | 1,896 |
| -San Francisco Area: | | | | | | | |
| Hoopa Valley | CAL-90-1 | C | -0- | -0- | -0- | 30 | -0- |
| Hoopa Valley | CAL-90-AR | C | -0- | 30 | -0- | -0- | -0- |
| Modoc Lessen | CAL-83-1 | C | -0- | -0- | -0- | 60 | -0- |
| Dresslerville (Woodsford) | NEV-3-3 | C | -0- | -0- | -0- | 22 | -0- |
| Dresslerville (Carson Colony) | NEV-3-4 | C | -0- | -0- | -0- | 14 | -0- |
| Dresslerville | NEV-3-5 | C | -0- | -0- | -0- | 20 | -0- |
| Duck Valley (Owyhee) | NEV-6-3 | C | -0- | -0- | -0- | -0- | 40 |
| Duck Valley (Owyhee) | NEV-6-4 | C | -0- | -0- | -0- | 4 | -0- |
| Duck Valley (Owyhee) | NEV-6-5 | C | -0- | 37 | -0- | -0- | -0- |
| Ely | NEV-15-1 | C | -0- | -0- | -0- | -0- | 17 |
| Ely (Goshute) | NEV-15-3 | C | -0- | -0- | -0- | 10 | -0- |
| Lovelock (Winnemucca) | NEV-17-2 | C | -0- | -0- | -0- | 6 | -0- |
| Lovelock | NEV-17-3 | C | -0- | -0- | -0- | 10 | -0- |
| Reno-Sparks (Reno) | NEV-12-3 | C | -0- | -0- | -0- | -0- | 30 |
| Reno-Sparks (Reno) | NEV-12-4 | C | -0- | -0- | -0- | -0- | 15 |
| Te-Moak (Elkot S. Fork) | NEV-16-2 | C | -0- | -0- | -0- | 15 | -0- |
| Walker River (Schurz) | NEV-8-3 | C | -0- | -0- | -0- | -0- | 40 |
| Yerrington | NEV-10-3 | C | -0- | -0- | -0- | -0- | 10 |
| Total | | | -0- | 67 | -0- | 191 | 152 |

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| egion | Locality | Proj. No. | Type | Appl. Rec'd | Appl. App'd | ACC List App'd UNITS | ACC Executed | Under Constru |
|---|---|---|---|---|---|---|---|---|
| -Los Angeles Area: | | | | | | | | |
| | San Carlos | ARIZ-11-9 | C | -0- | -0- | -0- | 40 | -0- |
| | San Carlos | ARIZ-11-10 | C-MH | -0- | -0- | -0- | 21 | -0- |
| | San Carlos | ARIZ-11-11 | C-MH | -0- | 12 | -0- | -0- | -0- |
| | San Carlos | ARIZ-11-12 | C-MH | -0- | 40 | -0- | -0- | -0- |
| | San Carlos | ARIZ-11-13 | C-MH | -0- | 35 | -0- | -0- | -0- |
| | San Carlos | ARIZ-11-14 | C-MH | -0- | 25 | -0- | -0- | -0- |
| | San Carlos | ARIZ-11-15 | C-MH | -0- | 17 | -0- | -0- | -0- |
| | Navaho | ARIZ-12-7 | T- -MH | -0- | -0- | -0- | -0- | 30 |
| | Navaho | ARIZ-12-17 | C-MH | -0- | -0- | -0- | 15 | -0- |
| | Navaho | ARIZ-12-18 | C-MH | -0- | -0- | -0- | 10 | -0- |
| | Navaho | ARIZ-12-19 | C-MH | -0- | -0- | -0- | 30 | -0- |
| | Navaho | ARIZ-12-20 | C-MH | -0- | -0- | -0- | -0- | 20 |
| | Navaho | ARIZ-12-21 | C-MH | -0- | -0- | -0- | -0- | 30 |
| | Navaho | ARIZ-12-22 | C-MH | -0- | -0- | -0- | 40 | -0- |
| | Navaho | ARIZ-12-23 | C-MH | -0- | -0- | -0- | -0- | 10 |
| | Navaho | ARIZ-12-24 | C-MH | -0- | -0- | -0- | -0- | 30 |
| | Navaho | ARIZ-12-25 | C-MH | -0- | -0- | -0- | 20 | -0- |
| | Navaho | ARIZ-12-26 | C-MH | -0- | -0- | -0- | 20 | -0- |
| | Navaho | ARIZ-12-27 | C-MH | -0- | -0- | -0- | 25 | -0- |
| | Navaho | ARIZ-12-28 | C-MH | -0- | -0- | -0- | 30 | -0- |
| | Navaho | ARIZ-12-29 | C-MH | -0- | -0- | -0- | 25 | -0- |
| | Navaho | ARIZ-12-30 | C-MH | -0- | -0- | -0- | 10 | -0- |
| | Navaho | ARIZ-12-31 | C-MH | -0- | -0- | -0- | 30 | -0- |
| | Navaho | ARIZ-12-32 | C-MH | -0- | -0- | -0- | -0- | 25 |
| | Navaho | ARIZ-12-33 | C-MH | -0- | -0- | -0- | 10 | -0- |
| | Navaho | ARIZ-12-34 | C-MH | -0- | -0- | -0- | 30 | -0- |
| | Navaho | ARIZ-12-35 | C-MH | -0- | -0- | -0- | 20 | -0- |
| | Navaho | ARIZ-12-36 | C-MH | -0- | -0- | -0- | 20 | -0- |
| | Navaho | ARIZ-12-37 | C | -0- | -0- | -0- | 10 | -0- |
| | Navaho | ARIZ-12-38 | C | -0- | -0- | -0- | -0- | 10 |
| | Navaho | ARIZ-12-39 | C | -0- | -0- | -0- | 10 | -0- |
| | Navaho | ARIZ-12-40 | C | -0- | -0- | -0- | 10 | -0- |

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| Region | Locality | Proj. No. | Type | Appl. Rec'd | Appl. App'd | ACC List App'd UNITS | ACC Executed | Under Constr. |
|---|---|---|---|---|---|---|---|---|
| -Los Angeles Area (Cont'd): | | | | | | | | |
| | Navaho | ARIZ-12-41 | C-MH | -0- | -0- | -0- | 30 | -0- |
| | Navaho | ARIZ-12-H | C-MH | -0- | 90 | -0- | -0- | -0- |
| | Navaho | ARIZ-12-I | C-MH | -0- | 180 | -0- | -0- | -0- |
| | Salt River | ARIZ-14-2 | C-MH | -0- | -0- | -0- | -0- | 30 |
| | Salt River | ARIZ-14-B | C | -0- | 120 | -0- | -0- | -0- |
| | Gila River | ARIZ-15-6 | C | -0- | -0- | -0- | -0- | 80 |
| | Gila River | ARIZ-15-8 | C | -0- | -0- | -0- | 22 | -0- |
| | Gila River | ARIZ-15-C | C-MH | -0- | 100 | -0- | -0- | -0- |
| | Gila River | ARIZ-15-D | C-MH | -0- | 100 | -0- | -0- | -0- |
| | Fort Apache | ARIZ-16-11 | C-MH | -0- | -0- | -0- | 10 | -0- |
| | Fort Apache | ARIZ-16-12 | C-MH | -0- | -0- | -0- | 10 | -0- |
| | Fort Apache | ARIZ-16-14 | C-MH | -0- | -0- | -0- | 5 | -0- |
| | Fort Apache | ARIZ-16-15 | C-MH | -0- | -0- | -0- | 10 | -0- |
| | Fort Apache | ARIZ-16-16 | C-MH | -0- | -0- | -0- | 15 | -0- |
| | Fort Apache | ARIZ-16-18 | C-MH | -0- | -0- | -0- | 25 | -0- |
| | Fort Apache | ARIZ-16-19 | C-MH | -0- | -0- | -0- | 15 | -0- |
| | Fort Apache | ARIZ-16-20 | C-MH | -0- | -0- | -0- | 15 | -0- |
| | Fort Apache | ARIZ-16-21 | C-MH | -0- | -0- | -0- | 10 | -0- |
| | Fort Apache | ARIZ-16-22 | C-MH | -0- | -0- | -0- | 10 | -0- |
| | Fort Apache | ARIZ-16-E | RH-MH | -0- | 60 | -0- | -0- | -0- |
| | Hualapai | ARIZ-17-2 | C-MH | -0- | -0- | -0- | -0- | 70 |
| | Hualapai | ARIZ-17-C | C-MH | -0- | 40 | -0- | -0- | -0- |
| | Colorado River | ARIZ-18-6 | C | -0- | -0- | -0- | -0- | 100 |
| | Colorado River | ARIZ-18-7 | C | -0- | -0- | -0- | 25 | -0- |
| | Colorado River | ARIZ-18-C | C-MH | -0- | 50 | -0- | -0- | -0- |
| | Fort McDowell | ARIZ-19-2 | C-MH | -0- | -0- | -0- | 10 | -0- |
| | Cocopah | ARIZ-20-2 | C-MH | -0- | -0- | -0- | 25 | -0- |
| | Camp Verde | ARIZ-22-2 | C-MH | -0- | -0- | -0- | 40 | -0- |
| | Camp Verde | ARIZ-22-C | T- -MH | -0- | 20 | -0- | -0- | -0- |
| | Kaibab-Paiute | ARIZ-24-B | C-MH | -0- | 15 | -0- | -0- | -0- |
| | Gila River | ARIZ-15-1 | C-MH | -0- | -0- | -0- | -0- | 20 |
| | Gila River | ARIZ-15-5 | C | -0- | -0- | -0- | -0- | 10 |
| | Gila River | ARIZ-15-7 | C | -0- | -0- | -0- | -0- | 10 |

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| ion Locality | Proj. No. | Type | Appl. Rec'd | Appl. App'd | ACC List App'd UNITS | ACC Executed | Under Construc |
|---|---|---|---|---|---|---|---|
| os Angeles Area (Cont'd): | | | | | | | |
| Papago | ARIZ-26-1 | C-MH | -0- | -0- | -0- | -0- | 30 |
| Papago | ARIZ-26-5 | C-MH | -0- | -0- | -0- | -0- | 30 |
| Papago | ARIZ-26-6 | C-MH | -0- | -0- | -0- | 25 | -0- |
| Papago | ARIZ-26-8 | C-MH | -0- | -0- | -0- | 10 | -0- |
| Papago | ARIZ-26-9 | C-MH | -0- | -0- | -0- | 15 | -0- |
| Papago | ARIZ-26-G | C-MH | -0- | 50 | -0- | -0- | -0- |
| Papago | ARIZ-26-I | C-MH | -0- | 74 | -0- | -0- | -0- |
| Hopi | ARIZ-27-2 | C-MH | -0- | -0- | -0- | 23 | -0- |
| Hopi | ARIZ-27-3 | C-MH | -0- | -0- | -0- | 50 | -0- |
| Hopi | ARIZ-27-D | T- MH | -0- | 100 | -0- | -0- | -0- |
| Fort Yuma | CAL-54-C | C-MH | -0- | 25 | -0- | -0- | -0- |
| All Mission (Pauma) | CAL-80-1 | T- MH | -0- | -0- | -0- | -0- | 2 |
| All Mission (Pala) | CAL-80-2 | T- MH | -0- | -0- | -0- | -0- | 12 |
| All Mission (Rincon) | CAL-80-3 | T- MH | -0- | -0- | -0- | -0- | 12 |
| All Mission (Soboba) | CAL-80-4 | T- MH | -0- | -0- | -0- | -0- | 12 |
| All Mission (Barona) | CAL-80-5 | T- MH | -0- | -0- | -0- | -0- | 12 |
| All Mission | CAL-80-B | C-MH | -0- | 50 | -0- | -0- | -0- |
| Owens Valley | CAL-98-A | C | -0- | 160 | -0- | -0- | -0- |
| Owens Valley | CAL-98-B | C | -0- | 20 | -0- | -0- | -0- |
| Laguna Pueblo | NM-12-3 | T- MH | -0- | -0- | -0- | -0- | 170 |
| Laguna Pueblo | NM-12-C | C-MH | -0- | 205 | -0- | -0- | -0- |
| Mescalero | NM-13-B | C | -0- | 35 | -0- | -0- | -0- |
| Jicarilla-Apache | NM-14-B | C-MH | -0- | 60 | -0- | -0- | -0- |
| Jicarilla-Apache | NM-14-C | C-MH | -0- | 40 | -0- | -0- | -0- |
| Navaho | NM-15-18 | C | -0- | -0- | -0- | -0- | 15 |
| Navaho | NM-15-19 | C-MH | -0- | -0 | -0- | -0- | 20 |
| Navaho | NM-15-20 | C-MH | -0- | -0- | -0- | -0- | 10 |
| Navaho | NM-15-21 | C-MN | -0- | -0- | -0- | -0- | 20 |
| Navaho | NM-15-22 | C-MH | -0- | -0- | -0- | -0- | 15 |
| Navaho | NM-15-23 | C-MH | -0- | -0- | -0- | -0- | 20 |
| Navaho | NM-15-24 | C-MH | -0- | -0- | -0- | -0- | 10 |
| Navaho | NM-15-25 | C | -0- | -0- | -0- | 45 | -0- |
| Navaho | NM-15-26 | C | -0- | -0- | -0- | 10 | -0- |
| Navaho | NM-15-27 | C | -0- | -0- | -0- | 10 | -0- |
| Navaho | NM-15-28 | C | -0- | -0- | -0- | 20 | -0- |
| Navaho | NM-15-29 | C | -0- | -0- | -0- | 20 | -0- |
| Papago | ARIZ-26-4 | C-MH | -0- | -0- | -0- | -0- | 12 |
| Papago | ARIZ-26-7 | C-MH | -0- | -0- | -0- | -0- | 10 |

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| egion Locality | Proj. No. | Type | Appl. Rec'd | Appl. App'd | ACC List App'd UNITS | ACC Executed | Und Constr |
|---|---|---|---|---|---|---|---|
| )-Los Angeles Area (Cont'd): | | | | | | | |
| Navaho | NM-15-30 | C | -0- | -0- | -0- | 30 | -0- |
| Navaho | NM-15-K | C-MH | -0- | 160 | -0- | -0- | -0- |
| Zuni Pueblo | NM-19-6 | T-MH | -0- | -0- | -0- | -0- | 160 |
| Zuni Pueblo | NM-19-F | T | -0- | 25 | -0- | -0- | -0- |
| Zuni Pueblo | NM-19-5 | T | -0- | -0- | -0- | -0- | 20 |
| All Indian Pueblo | NM-31-18 | C-MH | -0- | -0 | -0- | 10 | -0- |
| All Indian Pueblo | NM-31-7 | C-MH | -0- | -0- | -0- | -0- | 25 |
| All Indian Pueblo | NM-31-19 | C-MH | -0- | -0- | -0- | -0- | 61 |
| All Indian Pueblo | NM-31-20 | C-MH | -0- | -0- | -0- | -0- | 34 |
| All Indian Pueblo | NM-31-22 | C-MH | -0- | -0- | -0- | 36 | -0- |
| All Indian Pueblo | NM-31-23 | C-MH | -0- | -0- | -0- | -0- | 46 |
| All Indian Pueblo | NM-31-24 | C-MH | -0- | -0- | -0- | -0- | 57 |
| All Indian Pueblo | NM-31-31 | C | -0- | -0- | -0- | -0- | 42 |
| All Indian Pueblo | NM-31-32 | C | -0- | -0- | -0- | -0- | 41 |
| All Indian Pueblo | NM-31-33 | C-MH | -0- | -0- | -0- | -0- | 31 |
| All Indian Pueblo | NM-31-T | C-MH | -0- | 100 | -0- | -0- | -0- |
| Northern Pueblo | NM-40-1 | C-MH | -0- | -0- | -0- | -0- | 18 |
| Northern Pueblo | NM-40-2 | C-MH | -0- | -0- | -0- | 42 | -0- |
| Northern Pueblo | NM-40-3 | C-MH | -0- | -0- | -0- | -0- | 15 |
| Northern Pueblo | NM-40-4 | C-MH | -0- | -0- | -0- | -0- | 15 |
| Northern Pueblo | NM-40-5-A | C-MH | -0- | -0- | -0- | -0- | 35 |
| Navaho | UTAH-5-A | C-MH | -0- | 30 | -0- | -0- | -0- |
| Navaho | UTAH-5-B | C | -0- | 20 | -0- | -0- | -0- |
| Nambe Pueblo | NM-16-1 | T-MH | -0- | -0- | -0- | -0- | - 5 |
| Total | | | -0- | 2,183 | -0- | 1,049 | 1,492 |
| 0-Portland Area: | | | | | | | |
| Umatilla | ORE-12-3 | T | -0- | -0- | 20 | -0- | -0- |
| Fort Hall | IDA-9-C | T | -0- | 60 | -0- | -0- | -0- |
| Total | | | -0- | 60 | 20 | -0- | -0- |

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| egion | Locality | Proj. No. | Type | Appl. Rec'd | Appl. App'd | ACC List App'd UNITS | ACC Executed | Under Constru |
|---|---|---|---|---|---|---|---|---|
| 10-Seattle Area: | | | | | | | | |
| | Anaktuvuk Pass | AK-1AAAO | TKY-HO | | 12 | -0- | -0- | -0- |
| | Angoon | AK-4-1 | TKY-HO | | -0- | -0- | -0- | 30 |
| | Angoon | AK-4-G | TKY | | 25 | -0- | -0- | -0- |
| | Barrow | AK-1-AW | TKY-HO | | 100 | -0- | -0- | -0- |
| | Craig | AK-4-H | TKY-HO | | 15 | -0- | -0- | -0- |
| | Dillingham | AK-1-AZ | TKY-HO | | 50 | -0- | -0- | -0- |
| | Emmonak | AK-1AAI | TKY-HO | | 30 | -0- | -0- | -0- |
| | Fort Yukon | AK-3-C | TKY-HO | | 40 | -0- | -0- | -0- |
| | Galena | AK-1-21 | CONV-MH | | -0- | -0- | 20 | -0- |
| | Galena | AK-3-B | TKY-MH | | 30 | -0- | -0- | -0- |
| | Gambell | AK-3-K | TKY-HO | | 30 | -0- | -0- | -0- |
| | Haines | AK-4-I | TKY-HO | | 25 | -0- | -0- | -0- |
| | Hoonah | AK-4-2 | TKY-HO | | -0- | -0- | -0- | 35 |
| | Hoonah | AK-4-J | TKY-HO | | 30 | -0- | -0- | -0- |
| | Hooper Bay | AK-1-AAL | TKY-HO | | 30 | -0- | -0- | -0- |
| | Kake | AK-4-4 | TKY-HO | | -0- | -0- | -0- | 30 |
| | Kaktovik | AK-1-AAAR | TKY-HO | | 15 | -0- | -0- | -0- |
| | Kotzebue | AK-1-AT | TKY-HO | | 100 | -0- | -0- | -0- |
| | Kwethluk | AK-1-25 | CONV-MH | | -0- | -0- | -0- | 30 |
| | Larson Bay | AK-1-AAAN | TKY-HO | | 15 | -0- | -0- | -0- |
| | Mountain Village | AK-1-AAAG | TKY-HO | | 25 | -0- | -0- | -0- |
| | Nikolai | AK-AAAI | TKY-HO | | 15 | -0- | -0- | -0- |
| | Noatak | AK-1-AAH | TKY-HO | | 30 | -0- | -0- | -0- |
| | Noorvik | AK-1-AAF | TKY-HO | | 20 | -0- | -0- | -0- |
| | Sand Point | AK-3-F | TKY-HO | | 30 | -0- | -0- | -0- |
| | Savoonga | AK-3-J | TKY-HO | | 25 | -0- | -0- | -0- |
| | Shaktoolik | AK-3-G | TKY-HO | | 20 | -0- | -0- | -0- |
| | Shungnak | AK-1-AAAK | TKY-HO | | 18 | -0- | -0- | -0- |
| | St. Marys | AK-3-D | TKY-HO | | 20 | -0- | -0- | -0- |
| | St. Michaels | AK-3-E | TKY-HO | | 25 | -0- | -0- | -0- |
| | Stebbins | AK-3-H | TKY-HO | | 20 | -0- | -0- | -0- |
| | Tanacross | AK-3-A | TKY-HO | | 25 | -0- | -0- | -0- |
| | Teller | AK-3-N | TKY-HO | | 30 | -0- | -0- | -0- |
| | Togiak | AK-3-M | TKY-HO | | 30 | -0- | -0- | -0- |

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| egion Locality | Proj. No. | Type | Appl. Rec'd | Appl. App'd | ACC List App'd UNITS | ACC Executed | Under Constr |
|---|---|---|---|---|---|---|---|
| 10-Seattle Area (Cont'd): | | | | | | | |
| Unalakleet | AK-3-1 | TKY-HO | | 20 | -0- | -0- | -0- |
| Venetie | AK-1-AAAL | TKY-HO | | 15 | -0- | -0- | -0- |
| Wales | AK-3-L | TKY-HO | | 18 | -0- | -0- | -0- |
| Yakutat | AK-1-AY | TKY-HO | | 20 | -0- | -0- | -0- |
| Colville | WASH-43-A | TKY-HO | | 120 | -0- | -0- | -0- |
| Chehalis | WASH-48-A | TKY-HO | 25 | -0- | -0- | -0- | -0- |
| Lummi | WASH-28-4 | TKY | -0- | -0- | 25 | -0- | -0- |
| Lummi | WASH-28-B | TKY-HO | | 35 | -0- | -0- | -0- |
| Makah | WASH-29-C | TKY-HO | 45 | -0- | -0- | -0- | -0- |
| Quinault | WASH-27-3 | TKY-HO | | -0- | -0- | -0- | 40 |
| Quinault | WASH-27-4 | TKY-HO | | -0- | -0- | 12 | -0- |
| Spokane | WASH-37-B | TKY-HO | 20 | -0- | -0- | -0- | -0- |
| Yakima | WASH-22-1 | TKY-MH | | -0- | -0- | 7 | -0- |
| Yakima | WASH-22-7 | TKY-MH | | -0- | -0- | 40 | -0- |
| Yakima | WASH-22-E | TKY | 25 | -0- | -0- | -0- | -0- |
| Coeur D'Alene | IDA-7-1 | TKY-MH | | -0- | -0- | -0- | 10 |
| Nez Perce | IDA-8-1 | TKY-MH | | -0- | -0- | -0- | 10 |
| Hydaburg | AK-4-K | TKY-HO | | 15 | -0- | -0- | -0- |
| Kake | AK-4-L | TKY-HO | | 20 | -0- | -0- | -0- |
| Klawock | AK-4-M | TKY-HO | | 12 | -0- | -0- | -0- |
| Klukwan | AK-4-N | TKY-HO | | 23 | -0- | -0- | -0- |
| Yakutat | AK-4-O | TKY-HO | | 35 | -0- | -0- | -0- |
| Total | | | 115 | 1,273 | 45 | 79 | 185 |

LOW-RENT PUBLIC HOUSING PROGRAM - FISCAL YEAR 1975

INDIAN HOUSING UNITS

PRODUCTION SUMMARY - AS OF 6-30-74

| | REGION | APPLICATIONS APPROVED | ACC* LIST APPROVAL | CONSTRUCTION STARTS | COMPLETED FOR OCCUPANCY |
|---|---|---|---|---|---|
| I | Boston..... | ..... | ..... | ..... | 70 |
| II | New York..... | 50 | ..... | ..... | 10 |
| III | Philadelphia..... | ..... | ..... | ..... | ..... |
| IV | Atlanta..... | 200 | 75 | ..... | 120 |
| V | Chicago..... | ..... | ..... | 16 | 168 |
| VI | Fort Worth..... | ..... | 325 | 926 | 1,176 |
| VII | Kansas City..... | ..... | ..... | ..... | 355 |
| III | Denver..... | 758 | 175 | 898 | 116 |
| IX | San Francisco..... | ..... | ..... | 663 | 658 |
| X | Seattle..... | 280 | 85 | 135 | 426 |
| | Totals..... | 1,288 | 660 | 2,638 | 3,499 |

Publicly Financed Housing Division
HPMC-FHA - 16 OCT 1974

*ACC - Annual Contributions Contract

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Attachment 1

INDIAN HOUSING ANNUAL CONTRIBUTIONS CONTRACTS
LOW-RENT PUBLIC HOUSING PROGRAM--FISCAL YEAR 1970-74
(BY REGIONS)

| | UNITS | | | | | |
|---|---|---|---|---|---|---|
| Region | Fiscal Year 1970* | Fiscal Year 1971* | Fiscal Year 1972** | Fiscal Year 1973** | Fiscal Year 1974 | Total |
| Boston | -0- | -0- | 70 | -0- | -0- | 70 |
| New York | -0- | -0- | -0- | 10 | -0- | 10 |
| Philadelphia | -0- | -0- | -0- | -0- | -0- | -0- |
| Atlanta | 30 | 470 | -0- | -0- | 75 | 575 |
| Chicago | 173 | 405 | 85 | 80 | -0- | 743 |
| Dallas | 1,962 | 2,295 | 1,585 | 353 | 325 | 6,520 |
| Kansas City | 65 | 64 | 209 | -0- | -0- | 338 |
| Denver | 558 | 1,871 | 812 | 669 | 175 | 4,085 |
| San Francisco | 1,555 | 1,929 | 645 | 171 | -0- | 4,300 |
| Seattle | 15 | 270 | 300 | 215 | 85 | 885 |
| Total | 4,358 | 7,304 | 3,706 | 1,498 | 660 | 17,526 |

* ACC Executions
** ACC List Approvals

Publicly Financed Housing
HPMC-FHA- 24 OCT 1974



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Attachment 2

INDIAN HOUSING CONSTRUCTION STARTS
LOW-RENT PUBLIC HOUSING PROGRAM--FISCAL YEARS 1970-74
(BY REGIONS)

| Region | UNITS Fiscal Year 1970 | Fiscal Year 1971 | Fiscal Year 1972 | Fiscal Year 1973 | Fiscal Year 1974 | Total |
|---|---|---|---|---|---|---|
| Boston | -0- | -0- | -0- | 70 | -0- | 70 |
| New York | -0- | -0- | -0- | 10 | -0- | 10 |
| Philadelphia | -0- | -0- | -0- | -0- | -0- | -0- |
| Atlanta | 60 | 100 | 190 | 160 | -0- | 510 |
| Chicago | 127 | 244 | 95 | 170 | 16 | 652 |
| Dallas | 2,177 | 1,403 | 1,236 | 1,000 | 926 | 6,742 |
| Kansas City | 45 | 56 | 283 | 30 | -0- | 414 |
| Denver | 763 | 1,259 | 775 | 535 | 898 | 4,230 |
| San Francisco | 566 | 1,877 | 194 | 410 | 663 | 3,710 |
| Seattle | 25 | 35 | 338 | 290 | 135 | 823 |
| Total | 3,763 | 4,974 | 3,111 | 2,675 | 2,638 | 17,161 |

Publicly Financed Housing Division
HPMC-FHA- 24 OCT 1974



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HUD COMMITMENT

TO PROVIDE HOUSING IN INDIAN AREAS

In 1969, the Department of Interior (Bureau of Indian Affairs), the Department of Health, Education and Welfare (Indian Health Service), and the Department of Housing and Urban Development executed a Memorandum of Understanding which provided for the construction of 40,000 housing units in Indian areas during the five fiscal years 1970 through 1974. The HUD commitment was established at an annual level of 6,000 units over the five-year period for a total of 30,000 units; the Bureau of Indian Affairs (BIA) and tribal groups were committed to provide the balance of 10,000 units; and the Indian Health Service (IHS) was committed to providing water and sewer facilities.

STATUS OF HUD
30,000 UNIT COMMITMENT

| | | |
|---|---|---|
| HUD Construction Start Commitment ..... | | 30,000 |
| Less: Actual Starts FY 70-74 ..... | | 17,161 |
| Total Unmet Commitment ..... | | 12,839 |
| Less: Under ACC, Not Under Construction ..... | 2,083 | |
| Authorized, Not Under ACC ..... | 6,558 | |
| Total "Pipeline" ..... | | 8,641 |
| Net Unmet Commitment - Not Authorized ..... | | 4,198 |
| Present Authorization ..... | | 6,000 |
| Excess over Original 30,000 ..... | | 1,802 |

The Housing and Community Development Act of 1974 authorized a $15,000,000 production set-aside per year for FY 75 and FY 76; however, this authorization was stated in terms of units placed under ACC after July 1, 1974. It is calculated that, at today's prices, $15,000,000 will fund 6,000 units. The 6,558 units presently authorized, but not under ACC, will exhaust the FY 75 funding set-aside, and the 6,000 units being authorized will establish a pipeline for the FY 76 funding.

SPECIAL REPORT

# INDIAN PROGRAMS

## HOUSING ACT OF 1949

# DEVELOPMENT PROGRESS DIRECTORY

DECEMBER 31, 1972

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
HOUSING PRODUCTION AND MORTGAGE CREDIT
FHA DIVISION OF RESEARCH AND STATISTICS
STATISTICS BRANCH

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| Arizona | San Francisco | 6 |
| California | San Francisco | 13 |
| Colorado | Denver | 14 |
| Florida | Atlanta | 15 |
| Idaho | Seattle | 16 |
| Kansas | Kansas City | 17 |
| Maine | Boston | 18 |
| Michigan | Chicago | 19 |
| Minnesota | Chicago | 20 |
| Mississippi | Atlanta | 22 |
| Montana | Denver | 23 |
| Nebraska | Kansas City | 26 |
| Nevada | San Francisco | 27 |
| New Mexico | Fort Worth | 29 |
| New York | New York | 34 |
| North Carolina | Atlanta | 35 |
| North Dakota | Denver | 36 |
| Oklahoma | Fort Worth | 37 |
| Oregon | Seattle | 45 |
| South Dakota | Denver | 46 |
| Texas | Fort Worth | 49 |
| Utah | Denver | 50 |
| Washington | Seattle | 51 |
| Wisconsin | Chicago | 53 |
| Wyoming | Denver | 55 |


Department of Housing and Urban Development
Housing Production and Mortgage Credit-FHA
Division of Research and Statistics
Statistics Branch



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# III

## EXPLANATORY NOTES

### Coverage

This directory contains information for all Indian projects developed or being developed under programs administered by the Housing Assistance Administration of the Department of Housing and Urban Development. Included are applications, reservations and projects under selected stages of development.

### An Indian Project

Low-rent housing developed under the auspices of an Indian Local Housing Authority. An Indian tribe which has the power to govern its Reservation under an established Constitution and By-laws can organize a Local Housing Authority to perform all legal functions pertaining to the development and management of a low-rent housing project. In Oklahoma and Maine where the tribes don't have this legal or police power the state legislatures enacted statutes to provide for the setablishment of housing authorities to perform the functions of a typical Local Housing Authority.

Generally, the housing programs for Indians are developed and operated essentially in the same manner as non-Indian programs. However, the application of the Turnkey method for Indian programs does provide for two unique arrangements (a) the tribal council itself may act as the Turnkey developer for a project and then subcontract for the actual construction of the project. (b) Arrangements may be made with a developer for the employment of Indians to perform some of the construction work on the project. A further adaptation of the Turnkey method on Indian reservations provides that the developer's proposal include a provision for the itilization of self-help labor of future owners of the project. This type of program is indicated in Column 3 as IX-Indian Turnkey method-mutual or self-help project.

### Locality and Local Housing Authority (column 1)

States are arranged alphabectically. The name of the city, town, area, reservation or tribe in which the project or project part(s) is located or the nearest post office address which serves to identify the location is listed alphabetically within each state. Where the location name is not the same as that of the Local Authority, the name of the responsible Local Authority, usually tribe or reservation, follows the nome of the locality. An Indian Reservation may extend across state lines, for example, the boundaries of the Navajo Reservation extends into three States (Utah, Arizona and New Mexico).

IV

Program Reservation or Project Number (column 2)

The officially assigned program reservation and project number, if any, are listed serially within each location. Applications for units not yet approved show only the prefix of the project number for Local Housing Authoritie with programs in later stages. Applications, reservations and projects or parts of applications, reservations and projects for each designated location proceeding in more than one stage are listed on separate lines for each stage with respective progress dates. An example of a project number entry is as follows:

| Prefix | Reservation | Reservation part | Project number |
|---|---|---|---|
| 001 | AA | 01 | 001 |

Type of Program (column 3)

The symbol in this column indicates the type of program.

IC - Indian Program--conventional-new construction (bid method)
IA - Indian Program--acquisition with and/or without rehabilitation
IL - Indian Program--leased housing
IS - Indian Program--mutual or self-help
IT - Indian Program--turnkey method-new construction
IX - Indian Program--turnkey method-mutual or self-help
IR - Indian Program--leased housing with rehabilitation

Housing Units (columns 4-7)

The number of Indian Housing units shown is that covered by the latest development progress stage for which entries are shown (column 8-11 and 13).

Total (column 4)

Total number of housing units currently reported.

Elderly (column 5)

The number of housing units designed or to be designed speciffically for elderly families.

Rehabilitation (column 6)

The number of housing units which are to be or have been rehabilitated.

Completed Units (column 7)

The number of housing units accepted by the Local Housing Authority and available for dwelling use.

V

Progress Dates (column 8-12)

Applications Received (column 8)

The date (month and year) the Application for Program Reservation was received.

Application or Reservation Approved (column 9)

The date (month and year) the program Reservation was issued.

Annual Contributions Contract Executed (column 10)

The date (month and year) the Annual Contributions Contract was executed by the Assistant Regional Administrator for Housing Assistance and the Local Authority.

Construction Started (column 11)

The effective date of the Notice to Proceed. For projects involving rehabilitation by the local authority after acquisition, the entry is the date when the property is acquired except, when work is to be done by contract, the entry is the effective date of the Notice to proceed. For project involving rehabilitation by a developer before acquisition by a developer before acquisition by the LHA (turnkey project), the entry is the date when rehabilitation has been started on the first unit in the sales agreement. For leased projects, the entry is N.A. (not applicable).

Date of Initial Occupancy (column 12)

The date the first unit in the project was occupied.

Date of Full Availability (column 13)

The last day of the month in which substantially all housing units in the project became available for occupancy as reported in the Notice of Full Availability (HUD-52423). If an "S" follows the date, the date is the scheduled or estimated date of full availability, except that if the date of full availability is the same month as the report or earlier, all units have been reported available for occupancy but a Notice of Date of Full Availability (HUD-52423) has not been received. For leased housing the entry is N.A. (not applicable)

Low-Rent Public Housing for Indians: Activity Status by State, No. of Units, Projects and Places as of December 31, 1972

| State | Number of Units under each Stage | | | | | | | No. of Projects | | | No. of Places | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | Elderly | Appl. Rec'd. | Reav. Appr. | Acc Exec. | Const. Starts | Avail. for Occup. | Acc Exec. | Const. Starts | Avail. for Occup. | Acc Exec. | Const. Starts | Avail. for Occup. |
| Total | 37,306 | 1,990 | 7,563 | 7,428 | 3,276 | 6,965 | 12,094 | 108 | 166 | 314 | 87 | 139 | 298 |
| Alabama | 200 | -- | -- | 200 | -- | -- | -- | -- | -- | -- | -- | -- | -- |
| Alaska | 1,868 | 50 | 434 | 1,144 | 20 | 129 | 141 | 1 | 6 | 8 | 1 | 6 | 6 |
| Arizona | 4,478 | 25 | 461 | 1,145 | 1,085 | 581 | 1,226 | 44 | 23 | 47 | 37 | 18 | 34 |
| California | 335 | -- | 30 | 115 | 60 | 50 | 80 | 1 | 5 | 3 | 1 | 5 | 3 |
| Colorado | 55 | -- | -- | -- | -- | 30 | 25 | -- | 1 | 1 | -- | 1 | 1 |
| Florida | 114 | -- | -- | -- | -- | 70 | 44 | -- | 1 | 2 | -- | 4 | 3 |
| Idaho | 170 | -- | -- | 60 | 20 | 10 | 80 | 2 | 2 | 7 | 2 | 2 | 5 |
| Kansas | 344 | 26 | 180 | 60 | -- | 74 | 30 | -- | 3 | 1 | -- | 3 | 1 |
| Maine | 115 | -- | -- | 45 | 70 | -- | -- | 2 | -- | -- | 2 | -- | -- |
| Michigan | 213 | 68 | 120 | -- | -- | 2 | 91 | -- | 1 | 4 | -- | 1 | 4 |
| Minnesota | 583 | 48 | -- | 43 | 20 | 127 | 383 | 1 | 4 | 16 | 1 | 3 | 9 |
| Mississippi | 455 | -- | -- | 200 | 90 | 60 | 105 | 1 | 1 | 3 | 1 | 1 | 3 |
| Montana | 1,866 | 66 | 120 | 415 | 10 | 444 | 877 | 1 | 15 | 28 | 1 | 6 | 6 |
| Nebraska | 344 | 64 | -- | 30 | -- | 189 | 125 | -- | 4 | 4 | -- | 3 | 3 |
| Nevada | 803 | -- | 109 | 91 | 116 | 201 | 286 | 7 | 9 | 17 | 7 | 9 | 15 |
| New Mexico | 4,685 | 14 | 896 | 1,080 | 582 | 841 | 1,286 | 17 | 20 | 47 | 14 | 18 | 36 |
| New York | 120 | 5 | -- | 60 | -- | -- | 60 | -- | -- | 2 | -- | -- | 7 |
| North Carolina | 386 | 32 | -- | -- | -- | 170 | 216 | -- | 2 | 6 | -- | 2 | 1 |
| North Dakota | 1,030 | 128 | -- | 170 | 90 | 137 | 633 | 2 | 1 | 12 | 1 | 1 | 10 |
| Oklahoma | 13,193 | 859 | 4,281 | 1,832 | 780 | 2,422 | 3,878 | 15 | 40 | 54 | 12 | 31 | 57 |
| Oregon | 134 | 20 | -- | 20 | 50 | 50 | 14 | 1 | 1 | 1 | 1 | 1 | 1 |
| South Dakota | 3,074 | 197 | 55 | 249 | 179 | 811 | 1,780 | 2 | 10 | 27 | 1 | 5 | 19 |
| Texas | 122 | -- | -- | 72 | 10 | 24 | 16 | 1 | 1 | -- | 1 | 1 | -- |
| Utah | 247 | 10 | -- | 90 | -- | 64 | 93 | -- | 1 | 4 | -- | 1 | 3 |
| Washington | 1,267 | 194 | 610 | 252 | 154 | 103 | 148 | 4 | 4 | 8 | 3 | 3 | 5 |
| Wisconsin | 942 | 184 | 267 | 35 | -- | 251 | 389 | -- | 10 | 15 | -- | 9 | 11 |
| Wyoming | 163 | -- | -- | -- | 60 | 15 | 88 | 1 | 1 | 3 | 1 | 1 | 2 |

Department of Housing and Urban Development
Housing Production and Mortgage Credit/FHA
Division of Research and Statistics
Statistical Operations Branch
May 7, 1973

014.14

Low-Rent Public Housing for Indians: Activity Status by State, No. of units, projects and places as of December 31, 1973

| State | Number of Units under each Stage | | | | | | | No. of Projects | | | No. of Places | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | Elderly | Appl. Rec'd. | Resv. Appr. | ACC Exec. | Const. Starts | Avail. for Occup. | ACC Exec. | Const. Starts | Avail. for Occup. | ACC Exec. | Const. Starts | Avail. for Occup. |
| Total | 37963 | 2196 | 7002 | 6310 | 3564 | 8635 | 12452 | 113 | 262 | 390 | 63 | 116 | 196 |
| ALABAMA | — | — | — | — | — | — | — | — | — | — | — | — | — |
| ALASKA | 1845 | 35 | 271 | 1124 | 20 | 170 | 260 | 1 | 6 | 14 | 1 | 6 | 12 |
| ARIZONA | 4201 | 25 | 76 | 1202 | 901 | 505 | 1517 | 43 | 15 | 58 | 14 | 11 | 17 |
| CALIFORNIA | 535 | 20 | 30 | 205 | 90 | 50 | 60 | 2 | 5 | 3 | 2 | 2 | 3 |
| COLORADO | 55 | — | — | — | — | 30 | 25 | — | 1 | 1 | — | 1 | 1 |
| FLORIDA | 117 | 10 | — | — | — | — | 114 | — | — | 7 | — | — | 3 |
| IDAHO | 170 | — | — | 60 | 20 | — | 90 | 2 | — | 9 | 2 | — | 5 |
| KANSAS | 214 | 25 | — | 110 | — | 74 | 30 | — | 3 | 3 | — | 2 | 1 |
| MAINE | 115 | — | — | 45 | — | 70 | — | — | 2 | — | — | 2 | — |
| MICHIGAN | 93 | 8 | — | — | — | 2 | 91 | — | 1 | 5 | — | 1 | 4 |
| MINNESOTA | 583 | 48 | — | 43 | 20 | 52 | 468 | 1 | 2 | 17 | 1 | 2 | 6 |
| MISSISSIPPI | 45 | — | — | 200 | 40 | — | 165 | 1 | — | 5 | 1 | — | 3 |
| MONTANA | 2105 | 76 | 220 | 240 | 107 | 708 | 831 | 2 | 17 | 31 | 2 | 9 | 13 |
| NEBRASKA | 344 | 64 | — | 30 | — | 177 | 137 | — | 3 | 5 | — | 3 | 3 |
| NEVADA | 917 | — | 25 | 47 | 150 | 186 | 311 | 10 | 9 | 17 | 7 | 8 | 9 |
| NEW MEXICO | 4445 | 49 | 696 | 830 | 792 | 557 | 1570 | 24 | 10 | 52 | 11 | 9 | 17 |
| NEW YORK | 100 | 5 | — | — | 60 | — | 60 | 1 | — | 2 | 1 | — | 7 |
| NORTH CAROLINA | 5[illegible] | 52 | 200 | — | — | 170 | 216 | — | 2 | 3 | — | 2 | 1 |
| NORTH DAKOTA | 2262 | 178 | 1200 | — | 30 | 455 | 543 | 1 | 6 | 14 | 1 | 4 | 10 |
| OKLAHOMA | 12729 | 921 | 2931 | 1702 | 1187 | 3620 | 3269 | 21 | 41 | 69 | 17 | 30 | 44 |
| OREGON | 134 | 20 | — | 20 | — | 50 | 64 | — | 1 | 2 | — | 1 | 2 |
| SOUTH DAKOTA | 3722 | 327 | 720 | — | 100 | 1201 | 1711 | 2 | 13 | 29 | 1 | 10 | 13 |
| TEXAS | 87 | — | — | — | 10 | 39 | 40 | 1 | 1 | 1 | 1 | 1 | 1 |
| UTAH | 207 | — | — | 50 | — | 71 | 85 | — | 1 | 5 | — | 1 | 2 |
| WASHINGTON | 1133 | 144 | 386 | 322 | 7 | 227 | 191 | 1 | 8 | 10 | 1 | 5 | 4 |
| WISCONSIN | 888 | 189 | 247 | — | — | 161 | 480 | — | 5 | 21 | — | 5 | 14 |
| WYOMING | 163 | — | — | — | — | 60 | 103 | — | 60 | 4 | — | 1 | 1 |

0495

Low Rent Public Housing for Indians: Units being Developed or Under Management in Programs of 125 Indian Local Housing Authorities, by Status, as of December 31, 1974

| Latest Stage | Total | New Construction | | Mutual Help | | Leasing | | | Acquisition | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | Conventional | Turn Key | Conventional | Turn Key | Without Rehab | Rehab | New | With Rehab | Without Rehab |
| All Stages | 30961 | 4566 | 8983 | 3670 | 13188 | 66 | 230 | 178 | 45 | 25 |
| Reservations Approved | 6310 | 697 | 2406 | 304 | 2873 | 20 | — | — | — | 10 |
| Preconstruction | 3564 | 238 | 424 | 515 | 2354 | 33 | — | — | — | — |
| Under Construction | 8635 | 963 | 2951 | 867 | 3844 | — | 10 | — | — | — |
| Under Management | 12352 | 2668 | 3202 | 1989 | 4117 | 13 | 220 | 178 | 45 | 25 |

Table 151

LOW-RENT PUBLIC HOUSING

INDIAN HOUSING UNDER MANAGEMENT

PRODUCTION METHOD CUM THRU DEC. 31, 1972

| Region | Total | | Conventional | | Mutual-Help | | Turnkey New | | Turnkey Mutual-Help | | Acquisition | | Leased | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Projects | Units | Projects | Units | Projects | Units | Projects | Units | Projects | Units | Projects | Units | Projects | Units |
| I | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- |
| II | 2 | 60 | 1 | 35 | -- | -- | -- | -- | -- | -- | -- | -- | 1 | 25 |
| III | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- |
| IV | 11 | 365 | 3 | 64 | -- | -- | 2 | 56 | 6 | 245 | -- | -- | -- | -- |
| V | 35 | 863 | 9 | 243 | 4 | 94 | 14 | 327 | 8 | 199 | -- | -- | -- | -- |
| VI | 95 | 5,180 | 18 | 641 | 4 | 222 | 15 | 590 | 56 | 3,242 | 1 | 25 | 1 | 460 |
| VII | 5 | 155 | 2 | 60 | -- | -- | 2 | 65 | 1 | 30 | -- | -- | -- | -- |
| VIII | 75 | 3,496 | 25 | 931 | 24 | 437 | 16 | 1,773 | 9 | 335 | 1 | 20 | -- | -- |
| IX | 67 | 1,592 | 8 | 435 | 48 | 868 | 9 | 189 | 2 | 100 | -- | -- | -- | -- |
| X | 24 | 383 | 1 | 30 | 17 | 235 | 2 | 25 | 4 | 93 | -- | -- | -- | -- |
| TOTAL | 314 | 12,094 | 67 | 2,439 | 97 | 1,856 | 60 | 3,025 | 86 | 4,244 | 2 | 45 | 2 | 485 |

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
HOUSING PRODUCTION AND MORTGAGE CREDIT-FHA
DIVISION OF RESEARCH AND STATISTICS
STATISTICAL OPERATIONS BRANCH
MAY 4, 1973



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DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
HOUSING PRODUCTION AND MORTGAGE CREDIT

INDIAN PROGRAMS

PAGE 1

DECEMBER 31, 1972

| Locality - Local Housing Authority (1) | Reservation or Project Number (2) | Type of Program (3) | Number of Units: Total (4) | Number of Units: Elderly (5) | Number of Units: Rehab (6) | Number of Units: Completed (7) | Progress Dates: Applications Received (8) | Progress Dates: Applications Approved (9) | Progress Dates: ACC Executed (10) | Progress Dates: Construction Started (11) | Progress Dates: Initial Occupancy (12) | Progress Dates: Date of full availability (13) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| ALABAMA | | | | | | | | | | | | |
| GREENE COUNTY | *GREENE COUNTY | | | | | | | | | | | |
| | 170 g 2 y | 1X | 200 | | | | 10+70 | 12+71 | | | | |
| STATE TOTALS PROJECTS | | | | | | | | 1 | | | | |
| UNITS | | | 200 | | | | | 200 | | | | |
| LOCALITIES | | | | | | | | 1 | | | | |

STATISTICS BRANCH

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DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
HOUSING PRODUCTION AND MORTGAGE CREDIT

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| Locality - Local Housing Authority (1) | Reservation or Project Number (2) | Type of Program (3) | Number of Units: Total (4) | Elderly (5) | Rehab (6) | Completed (7) | Progress Dates: Applications Received (8) | Applications Approved (9) | ACC Executed (10) | Construction Started (11) | Initial Occupancy (12) | Date of full availability (13) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| ALASKA | | | | | | | | | | | | |
| ANGLER | ALASKA STATE | | | | | | | | | | | |
| | 1 AU 2n | 15 | 16 | | | 16 | 11-70 | 2-71 | 3-71 | 8-71 | 6-72 | 6-72 |
| ANAKTUVUK PASS | ALASKA STATE | | | | | | | | | | | |
| | 1 AO | 17 | 12 | | | | 2-72 | 3-72 | | | | |
| ANGOON | ALASKA STATE | | | | | | | | | | | |
| | 1 AR 1 | 17 | 30 | | | | 12-69 | 2-71 | | | | |
| | 1 | 17 | 50 | | | | 12-69 | | | | | |
| BARROW | ALASKA STATE | | | | | | | | | | | |
| | 1 AW | 17 | 100 | | | | 8-71 | 10-71 | | | | |
| BEAVER | ALASKA STATE | | | | | | | | | | | |
| | 1 AU | 17 | 20 | | | | 5-72 | 5-72 | | | | |
| CHIGNIK LAKE | ALASKA STATE | | | | | | | | | | | |
| | 1 AV | 17 | 19 | | | | 5-72 | 5-72 | | | | |
| GILLINGHAM | ALASKA STATE | | | | | | | | | | | |
| | 1 AZ | 17 | 50 | | | | 9-71 | 10-71 | | | | |
| EMMONAK | ALASKA STATE | | | | | | | | | | | |
| | 1 AI | 17 | 30 | | | | 10-71 | 2-72 | | | | |
| FORT YUKON | ALASKA FEDERATION NATIVES | | | | | | | | | | | |
| | 3 C | 17 | 40 | | | | 8-72 | 8-72 | | | | |
| GALENA | ALASKA STATE | | | | | | | | | | | |
| | 1 AK 2 | 15 | 20 | | | | 11-70 | 2-71 | 3-71 | | | |
| GAMBELL | ALASKA FEDERATION NATIVES | | | | | | | | | | | |
| | 3 K | 17 | 35 | | | | 8-72 | 8-72 | | | | |
| GOODNEWS BAY | ALASKA STATE | | | | | | | | | | | |
| | 1 AL 2 | 15 | 20 | | | | 11-70 | 2-71 | 3-71 | 8-71 | | |
| HOLY CROSS | ALASKA STATE | | | | | | | | | | | |
| | 1 AM 2 | 15 | 15 | | | | 11-70 | 2-71 | 3-71 | 8-71 | | |
| HOONAH | ALASKA STATE | | | | | | | | | | | |
| | 1 AR 1 | 15 | 35 | | | | 12-69 | 2-71 | | | | |
| | 1 | 17 | 70 | 15 | | | 12-69 | | | | | |
| | 1 | 17 | 15 | | | | 7-72 | | | | | |
| | 1 PR 1 1 | 15 | 15 | | | 15 | 11-65 | 8-66 | 12-67 | 9-68 | 5-70 | 5-70 |
| HOOPER BAY | ALASKA STATE | | | | | | | | | | | |
| | 1 AL | 17 | 30 | | | | 11-71 | 12-71 | | | | |

STATISTICS BRANCH

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
HOUSING PRODUCTION AND MORTGAGE CREDIT

INDIAN PROGRAMS



DECEMBER 31, 1972

| Locality - Local Housing Authority (1) | Reservation or Project Number (2) | Type of Program (3) | Number of Units: Total (4) | Elderly (5) | Rehab (6) | Completed (7) | Progress Dates: Applications Received (8) | Applications Approved (9) | ACC Executed (10) | Construction Started (11) | Initial Occupancy (12) | Date of full availability (13) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| ALASKA (CONTINUED) | | | | | | | | | | | | |
| HYDABURG | ALASKA STATE | | | | | | | | | | | |
| | 1 AK 1 | 15 | 25 | | | | 12-69 | 2-71 | | | | |
| | 1 | 17 | 20 | 5 | | | 12-69 | | | | | |
| JUNEAU (NU VILLAGE) | ALASKA STATE | | | | | | | | | | | |
| | 1 | 17 | 52 | | | | 7-72 | | | | | |
| KAKE | ALASKA STATE | | | | | | | | | | | |
| | 1 YR 1 | 17 | 30 | | | | 12-69 | 2-71 | | | | |
| | 1 | 17 | 40 | 9 | | | 12-69 | | | | | |
| | 1 | 17 | 10 | | | | 7-72 | | | | | |
| KENAI | ALASKA STATE | | | | | | | | | | | |
| | 1 AR | 17 | 10 | | | | 2-72 | 3-72 | | | | |
| KALTAG | ALASKA STATE | | | | | | | | | | | |
| | 1 BN 2A | 15 | 19 | | | 19 | 11-70 | 2-71 | 3-71 | 8-71 | | 9-72 |
| KIANA | ALASKA STATE | | | | | | | | | | | |
| | 1 | 17 | 25 | | | | 7-72 | | | | | |
| KLAWOCK | ALASKA STATE | | | | | | | | | | | |
| | 1 ZR 1 | 17 | 20 | | | | 12-69 | 2-71 | | | | |
| | 1 | 17 | 20 | 4 | | | 12-69 | | | | | |
| KOTZEBUE | ALASKA STATE | | | | | | | | | | | |
| | 1 AT | 17 | 100 | | | | 11-70 | 10-71 | | | | |
| KOYUKUK | ALASKA STATE | | | | | | | | | | | |
| | 1 AO 2A | 15 | 30 | | | | 11-70 | 2-71 | 3-71 | 8-71 | | |
| LARSEN BAY | ALASKA STATE | | | | | | | | | | | |
| | 1 AM | 17 | 15 | | | | 2-72 | 3-72 | | | | |
| MANOKOTAK | ALASKA STATE | | | | | | | | | | | |
| | 1 AP 2A | 15 | 19 | | | 19 | 11-70 | 2-71 | 3-71 | 8-71 | | 9-72 |
| MEKORYUK | ALASKA STATE | | | | | | | | | | | |
| | 1 AU 3A | 15 | 20 | | | | 7-71 | 7-71 | 12-71 | 12-71 | | |
| METLAKATLA | | | | | | | | | | | | |
| | 2 | 17 | 40 | | | | 10-69 | | | | | |
| | 2 AR 1 | 15 | 15 | | | 15 | 9-66 | 6-69 | 6-69 | 2-68 | 3-68 | 3-68 |
| | 2 BR 2 | 15 | 15 | | | 15 | 2-68 | 6-68 | 6-68 | 1-69 | 6-69 | 6-69 |
| | 2 CR 3 | 15 | 15 | | | 15 | 9-67 | 6-69 | 6-72 | 7-72 | 12-72 | 12-72 |
| | 2 DR 4 | 15 | 10 | | | 10 | 10-69 | 4-70 | 6-72 | 7-72 | 12-72 | 12-72 |

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| Locality - Local Housing Authority (1) | Reservation or Project Number (2) | Type of Program (3) | Number of Units: Total (4) | Elderly (5) | Rehab (6) | Completed (7) | Progress Dates: Applications Received (8) | Applications Approved (9) | ACC Executed (10) | Construction Started (11) | Initial Occupancy (12) | Date of full availability (13) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| ALASKA (CONTINUED) | | | | | | | | | | | | |
| MOUNTAIN VILLAGE | ALASKA STATE 1 AG | IT | 26 | | | | 2-72 | 2-72 | | | | |
| NEW STUYAHOK | ALASKA STATE 1 AG 2Y | IS | 17 | | | 17 | 11-70 | 2-71 | 3-71 | 8-71 | | 6-72 |
| NIKOLAI | ALASKA STATE 1 | IT | 5 | | | | 2-72 | | | | | |
| | 1 AI | IT | 10 | | | | 2-72 | 3-72 | | | | |
| NOATAK | ALASKA STATE 1 AH | IT | 30 | | | | 2-72 | 3-72 | | | | |
| NOORVIK | ALASKA STATE 1 AF | IT | 20 | | | | 9-71 | 10-71 | | | | |
| | 1 | IT | 10 | | | | 9-71 | | | | | |
| NORTHWAY | ALASKA STATE 1 AB | IT | 28 | | | | 5-72 | 5-72 | | | | |
| ST MARYS | ALASKA STATE 1 | IT | 20 | | | | 10-71 | | | | | |
| | 3 D | IT | 20 | | | | 8-72 | 8-72 | | | | |
| SAINT MICHAEL | ALASKA FEDERATION NATIVES 3 E | IT | 36 | | | | 8-72 | 8-72 | | | | |
| SAINT POINT | ALASKA FEDERATION NATIVES 3 F | IT | 30 | | | | 8-72 | 8-72 | | | | |
| SAVOONGA | ALASKA FEDERATION NATIVES 3 J | IT | 35 | | | | 8-72 | 8-72 | | | | |
| SELDOVIA | ALASKA STATE 1 AG 1 | IT | 20 | | | | 12-69 | 2-71 | | | | |
| | 1 | IT | 10 | | 2 | | 12-69 | | | | | |
| SHAKTOOLIK | ALASKA FEDERATION NATIVES 3 G | IT | 20 | | | | 8-72 | 8-72 | | | | |
| SHUNGNAK | ALASKA STATE 1 | IT | 6 | | | | 3-72 | | | | | |
| | 1 AE | IT | 18 | | | | 2-72 | 3-72 | | | | |
| SITKA | ALASKA STATE 1 | IT | 10 | | 10 | | 7-72 | | | | | |

STATISTICS BRANCH

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
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INDIAN PROGRAMS



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| Locality - Local Housing Authority (1) | Reservation or Project Number (2) | Type of Program (3) | Number of Units: Total (4) | Elderly (5) | Rehab (6) | Completed (7) | Progress Dates: Applications Received (8) | Applications Approved (9) | ACC Executed (10) | Construction Started (11) | Initial Occupancy (12) | Date of full availability (13) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| ALASKA (CONTINUED) | | | | | | | | | | | | |
| STEBBINS ALASKA FEDERATION NATIVE | | | | | | | | | | | | |
| | 3 M | 1T | 20 | | | | 8-72 | 8-72 | | | | |
| TANACROSS ALASKA FEDERATION NATIVE | | | | | | | | | | | | |
| | 3 A | 1T | 25 | | | | 8-72 | 8-72 | | | | |
| TELLER ALASKA FEDERATION NATIVE | | | | | | | | | | | | |
| | 3 M | 1T | 20 | | | | 8-72 | 8-72 | | | | |
| TOKSOK ALASKA FEDERATION NATIVE | | | | | | | | | | | | |
| | 3 M | 1T | 40 | | | | 8-72 | 8-72 | | | | |
| TRIN HILLS ALASKA STATE | | | | | | | | | | | | |
| | 1 AE | 1T | 6 | | | | 5-72 | 6-72 | | | | |
| UNALAKLEET ALASKA STATE | | | | | | | | | | | | |
| | 1 AB 2A | 1S | 19 | | | | 11-70 | 2-71 | 3-71 | 8-71 | | |
| | 3 I | 1T | 75 | | | | 8-72 | 8-72 | | | | |
| VENETIE ALASKA STATE | | | | | | | | | | | | |
| | 1 | 1T | 5 | | | | 2-72 | | | | | |
| | 1 AL | 1T | 15 | | | | 2-72 | 3-72 | | | | |
| WAINWRIGHT ALASKA STATE | | | | | | | | | | | | |
| | 1 AS 2A | 1S | 25 | | | | 11-70 | 2-71 | 3-71 | 8-71 | | |
| WALES ALASKA FEDERATION NATIVE | | | | | | | | | | | | |
| | 3 L | 1T | 10 | | | | 8-72 | 8-72 | | | | |
| TANUTAT ALASKA STATE | | | | | | | | | | | | |
| | 1 AY | 1T | 20 | | | | 9-71 | 10-71 | | | | |
| | 1 | 1T | 10 | | | | 7-72 | | | | | |
| STATE TOTALS PROJECTS | | | | | | 8 | 10 | 30 | 1 | 6 | | |
| UNITS | | | 1000 | 50 | | 101 | 434 | 1199 | 20 | 129 | | |
| LOCALITIES | | | | | | 6 | 16 | 30 | 1 | 6 | | |

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|---|---|---|---|---|---|---|---|---|---|---|---|---|
| ARIZONA | | | | | | | | | | | | |
| BYLAS AREA *SAN CARLOS | | | | | | | | | | | | |
| | 31 AR 1 3 | 15 | 25 | | | 25 | 1-63 | 3-63 | 10-63 | 11-69 | 3-68 | 1-68 |
| | 31 BR 1 5 | 15 | 25 | | | 25 | 9-63 | 1-69 | 6-69 | 5-70 | 6-71 | 9-71 |
| CAMERON *NAVAJO | | | | | | | | | | | | |
| | 12 FR 1 11 | 20 | 15 | | | | 3-69 | 4-71 | 12-71 | | | |
| CAMP VERDE RESERVATION *CAMP VERDE INDIAN | | | | | | | | | | | | |
| | 22 | 15 | 31 | | | | 1-71 | | | | | |
| | 22 CR | 15 | 20 | | | | 1-71 | 6-71 | | | | |
| | 22 AR 1 | 15 | 12 | | | 12 | 11-66 | 3-68 | 6-68 | 8-68 | 9-68 | 9-68 |
| | 22 BR 2 | 15 | 40 | | | | 1-71 | 3-71 | 6-71 | | | |
| CANYON DAY *WHITE MOUNTAIN APACHE | | | | | | | | | | | | |
| | 16 AR 1 3 | 15 | 19 | | | 19 | 9-63 | 1-69 | 6-69 | 6-68 | 5-69 | 8-69 |
| | 16 CR 3 1n | 15 | 10 | | | | 5-69 | 8-69 | 3-70 | 3-71 | | |
| | 16 FR 4 1a | 15 | 15 | | | | 3-70 | 4-71 | 3-72 | | | |
| CAMRIZO *WHITE MOUNTAIN APACHE | | | | | | | | | | | | |
| | 16 AR 4 4 | 15 | 5 | | | 5 | 9-63 | 1-69 | 6-69 | 1-69 | 9-69 | 9-69 |
| | 16 CR 7 1n | 15 | 5 | | | | 5-69 | 8-69 | 3-70 | 3-71 | | |
| CASA BLANCA AREA *SALT RIVER | | | | | | | | | | | | |
| | 15 AR 3 4 | 15 | 20 | | | 20 | 9-63 | 1-69 | 6-69 | 11-69 | 11-69 | 11-69 |
| CEDAR CREEK *WHITE MOUNTAIN APACHE | | | | | | | | | | | | |
| | 16 AR 2 4 | 15 | 17 | | | 17 | 9-63 | 1-69 | 6-69 | 1-67 | 12-67 | 12-67 |
| | 16 CR 4 1i | 15 | 10 | | | | 5-69 | 8-69 | 3-70 | 3-71 | | |
| CHINLE *NAVAJO | | | | | | | | | | | | |
| | 12 | 10 | 205 | | | | 6-72 | | | | | |
| | 12 HR 2 | 10 | 20 | | | | 3-69 | 6-71 | | | | |
| | 12 AR 1 3 | 10 | 110 | | | 110 | 9-63 | 5-63 | 3-69 | 1-67 | 6-68 | 9-68 |
| | 12 BR 1 4 | 15 | 20 | | | 20 | 6-67 | 7-67 | 3-68 | 3-69 | 7-69 | 7-69 |
| | 12 BR 2 1n | 15 | 20 | | | 20 | 6-67 | 7-67 | 3-69 | 7-69 | 8-7_ | 9-69 |
| CHUICHU VILLAGE *PAPAGO TRIBAL | | | | | | | | | | | | |
| | 26 CR 4 | 15 | 12 | | | | 8-67 | 1-69 | 12-69 | 6-72 | | |
| | 26 FR 3 7 | 15 | 10 | | | | 8-67 | 3-70 | 6-71 | 6-72 | | |
| CIBECUE *WHITE MOUNTAIN APACHE | | | | | | | | | | | | |
| | 16 AR 3 4 | 15 | 30 | | | 30 | 9-63 | 1-69 | 6-69 | 2-68 | 9-69 | 9-69 |
| | 16 CR 5 1r | 15 | 10 | | | | 5-69 | 8-69 | 3-70 | 3-71 | | |
| | 16 FR 3 2n | 15 | 15 | | | | 3-71 | 4-71 | 3-72 | | | |

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| Locality - Local Housing Authority (1) | Reservation or Project Number (2) | Type (3) | Number of Units: Total (4) | Elderly (5) | Rehab (6) | Completed (7) | Progress Dates: Applications Received (8) | Applications Approved (9) | ACC Executed (10) | Construction Started (11) | Initial Occupancy (12) | Date of full availability (13) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| ARIZONA (CONTINUED) | | | | | | | | | | | | |
| COAL MINE MESA *NAVAJO | | | | | | | | | | | | |
| | 32 PR 2 10 | II | 10 | | | | 3-69 | 9-71 | 6-71 | | | |
| COCOPAH INDIAN RESV *COCOPAH | | | | | | | | | | | | |
| | 80 AR 1 | II | 20 | | | 20 | 2-71 | 2-71 | 6-71 | 9-71 | 6-72 | 6-72 |
| | 80 IR 2 | II | 20 | | | | 6-71 | 6-71 | 9-72 | | | |
| COLORADO RIVER RESV *COLORADO RIVER INDIAN | | | | | | | | | | | | |
| | 36 CR | II | 50 | | | | 6-71 | 6-71 | | | | |
| | 38 SR | IC | 25 | 25 | | | 6-71 | 6-71 | | | | |
| | 38 AR 1 1 | II | 20 | | | 20 | 10-63 | 1-69 | 6-69 | 8-69 | 10-70 | 10-70 |
| | 38 AR 9 1 2 | II | 23 | | | 23 | 10-63 | 1-69 | 6-69 | 8-69 | 10-70 | 10-70 |
| | 38 AR 2 2 | II | 10 | | | 10 | 10-63 | 1-69 | 6-69 | 9-69 | 6-66 | 6-66 |
| | 38 AR 3 9 | II | 17 | | | 17 | 10-63 | 1-69 | 6-69 | 1-67 | 1-69 | 1-69 |
| COTTONWOOD *NAVAJO | | | | | | | | | | | | |
| | 32 IR 3 | II | 10 | | | | 3-69 | 6-71 | | | | |
| DIAMOND CREEK *WHITE MOUNTAIN APACHE | | | | | | | | | | | | |
| | 36 AR 5 2 | II | 16 | | | 16 | 9-63 | 1-69 | 6-69 | 1-68 | 6-66 | 6-66 |
| DILKON *NAVAJO | | | | | | | | | | | | |
| | 32 IR 6 | II | 20 | | | | 3-69 | 6-71 | | | | |
| EAST FORK *WHITE MOUNTAIN APACHE | | | | | | | | | | | | |
| | 36 CR 1 6 | II | 30 | | | 30 | 5-69 | 8-69 | 3-70 | 3-71 | 9-72 | 9-72 |
| EAST FORK-SEVEN MILE *WHITE MOUNTAIN APACHE | | | | | | | | | | | | |
| | 36 PR 5 22 | II | 10 | | | | 3-70 | 9-71 | 3-72 | | | |
| FORT APACHE RESERVATION *WHITE MOUNTAIN APACHE | | | | | | | | | | | | |
| | 36 AR 6 1 1 | II | 93 | | | 93 | 9-63 | 1-69 | 6-69 | 11-69 | 10-70 | 10-70 |
| | 36 AR 7 1 2 | II | 20 | | | 20 | 9-63 | 1-69 | 6-69 | 11-69 | 10-70 | 10-70 |
| FORT DEFIANCE *NAVAJO | | | | | | | | | | | | |
| | 32 AR 9 6 | IC | 50 | | | 50 | 9-63 | 5-63 | 3-69 | 1-67 | 12-67 | 11-67 |
| | 32 SR 9 15 | II | 40 | | | 40 | 6-67 | 7-67 | 9-69 | 8-70 | 6-71 | 6-71 |
| | 32 PR 3 10 | II | 40 | | | | 3-69 | 9-71 | 6-71 | | | |
| | 32 SR 1 37 | II | 10 | | | | 3-69 | 9-71 | 6-71 | | | |
| FT MCDOWELL MOHAVE RESV *FT MCDOWELL MOHAVE-APACHE | | | | | | | | | | | | |
| | 39 AR 1 1 | II | 10 | | | 10 | 10-63 | 1-69 | 6-69 | 8-69 | 12-69 | 12-69 |
| | 39 SR 2 2 | II | 10 | | | | 9-63 | 2-70 | 6-71 | | | |

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| Locality - Local Housing Authority | Reservation or Project Number | Type of Program | Number of Units: Total | Elderly | Rehab | Completed | Program Dates: Applications Received | Applications Approved | ACC Executed | Construction Started | Initial Occupancy | Date of full availability |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) |
| ARIZONA (CONTINUED) | | | | | | | | | | | | |
| NAVAJO *NAVAJO | | | | | | | | | | | | |
| | 12 PR 9 20 | IN | 20 | | | | 2-69 | 4-71 | 6-71 | | | |
| | 12 GR 2 30 | IN | 10 | | | | 2-69 | 4-71 | 6-71 | | | |
| GILA BEND RESERVATION *PAPAGO TRIBAL | | | | | | | | | | | | |
| | 86 CR 3 | IC | 25 | | | | 8-67 | 9-68 | 5-69 | 4-71 | | |
| | 86 PR 11 | IC | 10 | | | | 8-67 | 3-70 | 6-71 | 6-71 | | |
| GILA CROSSING-EAST JOHNS *GILA RIVER | | | | | | | | | | | | |
| | 85 GR 3 4 | IC | 80 | | | | 6-68 | 9-68 | 12-70 | | | |
| GILA RIVER *GILA RIVER | | | | | | | | | | | | |
| | 85 CR | IX | 100 | | | | 6-68 | 6-71 | | | | |
| | 85 OR | IT | 100 | | | | 6-68 | 6-71 | | | | |
| | 85 GR 1 4 | IT | 50 | | | | 6-68 | 9-68 | 5-70 | 6-70 | 10-71 | 10-71 |
| GREASEWOOD *NAVAJO | | | | | | | | | | | | |
| | 12 PR 5 21 | IN | 30 | | | | 2-69 | 4-71 | 6-71 | | | |
| HOPI RESERVATION *HOPI TRIBAL | | | | | | | | | | | | |
| | 87 D | IT | 100 | | | | 4-70 | 9-71 | | | | |
| | 87 GR 1 | IX | 25 | | | 24 | 8-68 | 1-69 | 7-69 | 10-69 | 12-71 | 12-71 |
| | 87 G 2 | IX | 22 | | | | 4-70 | 12-70 | 6-71 | | | |
| | 87 C 3 | IX | 50 | | | | 9-70 | 2-71 | 6-71 | | | |
| HOVEE *NAVAJO | | | | | | | | | | | | |
| | 12 PR 6 23 | IN | 40 | | | | 2-69 | 4-71 | 12-71 | | | |
| HUALAPAI INDIAN RES *HUALAPAI | | | | | | | | | | | | |
| | 17 CR | IX | 40 | | | | 3-70 | 6-71 | | | | |
| | 17 GR 2 | IX | 70 | | | | 3-70 | 3-70 | 6-71 | 2-72 | | |
| KAIBAB *KAIBAB PAIUTE TRIBAL | | | | | | | | | | | | |
| | 84 GR | IX | 15 | | | | 10-71 | 2-72 | | | | |
| | 84 | IX | 5 | | | | 10-71 | | | | | |
| | 84 GR 1 | IX | 15 | | | | 10-71 | 2-72 | | | | |
| | 84 GR 1 | IX | 10 | | | 10 | 11-66 | 3-67 | 6-67 | 5-68 | 6-70 | 6-70 |
| KAIBITO *NAVAJO | | | | | | | | | | | | |
| | 12 PR 7 21 | IN | 10 | | | | 2-69 | 4-71 | 12-71 | | | |
| KAYENTA *NAVAJO | | | | | | | | | | | | |
| | 12 HR 9 | IT | 10 | | | | 2-69 | 6-71 | | | | |
| | 12 GR 2 2 | IC | 50 | | | 50 | 4-62 | 6-62 | 3-69 | 1-67 | 4-69 | 4-69 |
| | 12 GR 3 4 | IX | 20 | | | 20 | 6-67 | 7-67 | 2-68 | 1-69 | 7-69 | 7-69 |
| | 12 PR 8 24 | IN | 40 | | | | 2-69 | 4-71 | 6-71 | | | |

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|---|---|---|---|---|---|---|---|---|---|---|---|---|
| ARIZONA (CONTINUED) | | | | | | | | | | | | |
| RAYENTA | | | | | | | | | | | | |
| | 12 GR 3 3a | [illegible] | 10 | | | | 3-69 | 9-71 | 6-71 | | | |
| KINLICHEE *NAVAJO | | | | | | | | | | | | |
| | 12 FR 9 2a | 1X | 90 | | | | 3-69 | 9-71 | 12-71 | | | |
| KLAGETOH *NAVAJO | | | | | | | | | | | | |
| | 12 FR 11 2a | [illegible] | 20 | | | | 3-69 | 9-71 | 6-71 | | | |
| KOMATEK *PAPAGO TRIBAL | | | | | | | | | | | | |
| | 26 GR 5 4 | 1X | 12 | | | | 8-67 | 3-70 | 6-71 | | | |
| LECHEE *NAVAJO | | | | | | | | | | | | |
| | 12 HR 2 | 1T | 20 | | | | 3-69 | 6-71 | | | | |
| | 12 GR 1 1a | 1X | 20 | | | | 3-69 | 7-70 | 6-71 | 6-71 | | |
| LEUPP *NAVAJO | | | | | | | | | | | | |
| | 12 HR 1 | 1X | 20 | | | | 3-69 | 6-71 | | | | |
| | 12 FR 11 2a | [illegible] | 25 | | | | 3-69 | 9-71 | 12-71 | | | |
| LONE BUTTE FARMS *GILA RIVER | | | | | | | | | | | | |
| | 15 GR 2 4 | 1C | 10 | | | | 4-68 | 9-68 | 12-70 | 9-72 | | |
| | 15 GR 9 4 | 1C | 10 | | | | 4-68 | 9-68 | 6-71 | 6-71 | | |
| LUKACHUKAI *NAVAJO | | | | | | | | | | | | |
| | 12 IR 9 | 1X | 20 | | | | 3-69 | 6-71 | | | | |
| LUPTON *NAVAJO | | | | | | | | | | | | |
| | 12 FR 12 2a | 1S | 30 | | | | 3-69 | 9-71 | 6-71 | | | |
| MC NAST *WHITE MOUNTAIN APACHE | | | | | | | | | | | | |
| | 16 GR 4 1a | 1S | 10 | | | 10 | 5-69 | [illegible] | 3-70 | 3-71 | 8-71 | 8-71 |
| MCNARY *WHITE MOUNTAIN APACHE | | | | | | | | | | | | |
| | 16 FR 9 2a | 1S | 10 | | | | 3-71 | 9-71 | 3-72 | | | |
| MANY FARMS *NAVAJO | | | | | | | | | | | | |
| | 12 GR 9 1a | 1S | 20 | | | 20 | 6-67 | 7-67 | 5-69 | 9-69 | 6-71 | 6-71 |
| NAVAJO *NAVAJO | | | | | | | | | | | | |
| | 12 | 1C | 100 | | | | 6-72 | | | | | |
| NAZLINI *NAVAJO | | | | | | | | | | | | |
| | 12 IR 10 | 1X | 10 | | | | 3-69 | 6-71 | | | | |
| N KOMELIC *PAPAGO TRIBAL | | | | | | | | | | | | |
| | 26 GR 4 1a | 1X | 13 | | | | 8-67 | 3-70 | 6-71 | | | |

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|---|---|---|---|---|---|---|---|---|---|---|---|---|
| ARIZONA (CONTINUED) | | | | | | | | | | | | |
| NORTH FORK | *WHITE MOUNTAIN APACHE | | | | | | | | | | | |
| | 26 CR 8 16 | IN | 10 | | | | 5-69 | 9-69 | 3-70 | 3-71 | | |
| PAGAGO | *PAPAGO TRIBAL | | | | | | | | | | | |
| | 26 IR 1 | IC | 79 | | | | 8-67 | 9-71 | | | | |
| | 26 IR | IR | 26 | | | | 8-67 | 9-71 | | | | |
| PAWE | *NAVAJO | | | | | | | | | | | |
| | 12 PR 13 26 | IR | 25 | | | | 2-69 | 9-71 | 12-71 | | | |
| PARKER | *COLORADO RIVER INDIAN | | | | | | | | | | | |
| | 18 BR 3 6 | IC | 100 | | | | 6-68 | 5-69 | 3-71 | 6-71 | | |
| PEACH SPRINGS AREA | *HUALAPAI | | | | | | | | | | | |
| | 17 AR 1 | IN | 10 | | | 10 | 9-63 | 1-64 | 6-64 | <-65 | 6-67 | 6-67 |
| PINE SPRINGS | *NAVAJO | | | | | | | | | | | |
| | 12 IR 11 | IR | 10 | | | | 2-69 | 6-71 | | | | |
| PISINIMO | *PAPAGO TRIBAL | | | | | | | | | | | |
| | 26 GR 9 6 | IN | 10 | | | | 8-67 | 8-70 | 6-71 | | | |
| POSTON | *COLORADO RIVER INDIAN | | | | | | | | | | | |
| | 18 BR 1 6 | IC | 50 | | | 50 | 6-68 | 5-69 | 12-70 | 3-71 | 12-71 | 12-71 |
| POSTONPARKER AREA | *COLORADO RIVER INDIAN | | | | | | | | | | | |
| | 18 BR 2 6 | IC | 50 | | | | 6-68 | 5-69 | 12-70 | 5-71 | | |
| RED LAKE | *NAVAJO | | | | | | | | | | | |
| | 12 PR 14 30 | IR | 10 | | | | 3-69 | 9-71 | 12-71 | | | |
| ROCK POINT | *NAVAJO | | | | | | | | | | | |
| | 12 IR 1 | IR | 10 | | | | 3-69 | 6-71 | | | | |
| ROUND ROCK | *NAVAJO | | | | | | | | | | | |
| | 12 IR 8 | IR | 20 | | | | 3-69 | 6-71 | | | | |
| ROUGH ROCK | *NAVAJO | | | | | | | | | | | |
| | 12 BR 10 16 | IN | 10 | | | 10 | 6-67 | 7-67 | 5-69 | 8-70 | 1-72 | 1-72 |
| ST MICHAELS | *NAVAJO | | | | | | | | | | | |
| | 12 BR 6 11 | IR | 20 | | | 20 | 6-67 | 7-67 | 2-68 | 1-69 | 9-69 | 9-69 |
| | 12 PR 16 32 | IR | 26 | | | | 3-69 | 9-71 | 12-71 | | | |
| SACATON | *GILA RIVER | | | | | | | | | | | |
| | 15 AR 1 1 1 | IR | 20 | | | | 9-63 | 1-64 | 6-64 | 6-71 | | |
| | 15 AR 7 2 | IN | 13 | | | 13 | 9-63 | 1-64 | 6-64 | 9-66 | 11-66 | 12-66 |

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|---|---|---|---|---|---|---|---|---|---|---|---|---|
| ARIZONA (CONTINUED) | | | | | | | | | | | | |
| BACATON AREA *GILA RIVER | | | | | | | | | | | | |
| | 15 AR 2 0 | 3C | 22 | | | | 9-63 | 1-69 | 6-69 | | | |
| SALT RIVER PIMA MRBV *SALT RIVER PIMA MARICOPA | | | | | | | | | | | | |
| | 19 | 1T | 80 | | | | 10-71 | | | | | |
| | 19 AR 4 1 | 1S | 15 | | | 15 | 8-63 | 1-69 | 6-69 | 11-69 | 4-66 | 4-66 |
| | 19 AR 2 2 | 1S | 30 | | | | 8-63 | 1-69 | 6-69 | 10-68 | 6/6 | 6-72S |
| | 19 AR 3 3 | 1S | 45 | | | 15 | 8-63 | 1-69 | 6-69 | 7-68 | 6-68 | 6-68 |
| SAN CARLOS APACHE RESV *SAN CARLOS | | | | | | | | | | | | |
| | 31 0 | 1S | 117 | | | | 3-70 | 9-71 | | | | |
| | 31 | 3C | 10 | | | | 3-70 | | | | | |
| | 31 GR 2 4 | 1S | 10 | | | 10 | 9-63 | 1-69 | 6-69 | 3-68 | 3-69 | 2-69 |
| | 31 GR 3 4 | 1S | 27 | | | 27 | 9-63 | 1-69 | 6-69 | 4-69 | 9-70 | 9-70 |
| | 31 GR 5 7 | 3X | 24 | | | | 9-63 | 1-69 | 6-69 | 3-71 | | |
| | 31 GR 6 0 | 3S | 10 | | | | 9-63 | 1-69 | 6-69 | 3-71 | | |
| | 31 CR 4 | 3C | 40 | | | | 3-70 | 2-71 | 6-71 | | | |
| | 31 0 1 10 | 3S | 21 | | | | 3-70 | 9-71 | | | | |
| | 31 0 2 11 | 3S | 12 | | | | 3-70 | 9-71 | | | | |
| SAN CARLOS-PARIDOT AREA *SAN CARLOS | | | | | | | | | | | | |
| | 31 AR 2 1 | 3S | 10 | | | 10 | 1-63 | 3-63 | 10-63 | 10-63 | 8-69 | 8-69 |
| SANTA ROSA *PAPAGO TRIBAL | | | | | | | | | | | | |
| | 26 ER 2 4 | 3X | 15 | | | | 8-67 | 3-70 | 6-71 | | | |
| SAN XAVIER *PAPAGO TRIBAL | | | | | | | | | | | | |
| | 26 GR 3 | 3X | 15 | | | 15 | 8-67 | 9-68 | 9-69 | 1-71 | 7-71 | 7-71 |
| SAWMILL *NAVAJO | | | | | | | | | | | | |
| | 32 PR 15 31 | [illegible] | 30 | | | | 3-69 | 9-71 | 6-71 | | | |
| SELLS *PAPAGO TRIBAL | | | | | | | | | | | | |
| | 26 GR | 3X | 50 | | | | 8-67 | 6-71 | | | | |
| | 26 HR 2 | 3X | 50 | | | | 3-70 | 6-71 | | | | |
| | 26 AR 1 | 3C | 30 | | | | 8-67 | 9-68 | 8-69 | | | |
| | 26 ER 1 5 | 3C | 30 | | | | 8-67 | 3-70 | 6-71 | | | |
| | 26 HR 1 13 | 3C | 50 | | | | 3-70 | 6-71 | 6-71 | | | |
| SEVEN MILE *SAN CARLOS | | | | | | | | | | | | |
| | 1 AR 3 4 1 | 3X | 15 | | | 15 | 1-63 | 3-63 | 10-63 | 6-70 | 6-71 | 6-71 |
| | 1 GR 4 4 2 | 3X | 4 | | | 4 | 9-63 | 1-69 | 6-69 | 8-70 | 6-71 | 8-71 |
| | 1A CR 2 9 | 3S | 26 | | | | 8-69 | 8-69 | 3-70 | 3-71 | | |

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|---|---|---|---|---|---|---|---|---|---|---|---|---|
| ARIZONA (CONTINUED) | | | | | | | | | | | | |
| STEAMBOAT CANYON *NAVAJO | | | | | | | | | | | | |
| | 12 IR 7 | 1E | 30 | | | | 3-69 | 6-71 | | | | |
| TEECHOSPOS *NAVAJO | | | | | | | | | | | | |
| | 12 IR 9 | 1E | 10 | | | | 3-69 | 6-71 | | | | |
| | 12 FR 17 3A | 1S | 10 | | | | 3-69 | 9-71 | 12-71 | | | |
| TEESTO *NAVAJO | | | | | | | | | | | | |
| | 12 FR 18 3A | 1S | 30 | | | | 3-69 | 9-71 | 6-71 | | | |
| TOLANI LAKE *NAVAJO | | | | | | | | | | | | |
| | 12 IR 2 | 1E | 20 | | | | 3-69 | 6-71 | | | | |
| TSAILEE + LECHEE *NAVAJO | | | | | | | | | | | | |
| | 12 | 1C | 30 | | | | 6-72 | | | | | |
| TUBA CITY *NAVAJO | | | | | | | | | | | | |
| | 12 HR 3 1 | 1C | 60 | | | 60 | 9-63 | 5-63 | 3-69 | 1-67 | 5-68 | 5-68 |
| | 12 GR 9 7 | 1E | 30 | | | | 6-67 | 7-67 | 2-68 | 6-71 | | |
| | 12 GR 7 8 | 1E | 90 | | | 90 | 6-67 | 7-67 | 8-69 | 8-70 | 12-71 | 12-71 |
| | 12 FR 19 3A | 1S | 20 | | | | 3-69 | 9-71 | 6-71 | | | |
| | 12 GR 9 9A | 1C | 10 | | | | 3-69 | 9-71 | 6-71 | | | |
| WHEATFIELDS *NAVAJO | | | | | | | | | | | | |
| | 12 IR 5 | 1E | 20 | | | | 3-69 | 6-71 | | | | |
| WHITE RIVER *WHITE MOUNTAIN APACHE | | | | | | | | | | | | |
| | 14 CR | 1S | 40 | | | | 3-70 | 4-71 | | | | |
| | 14 CR 9 1A | 1S | 15 | | | | 6-69 | 8-69 | 3-70 | 3-71 | | |
| | 14 DR 17 | 1C | 65 | | | | 3-70 | 8-71 | 6-71 | 6-71 | | |
| | 14 FR 1 1A | 1E | 25 | | | | 3-70 | 9-71 | 3-72 | | | |
| WHITERIVER-CANYON DAM *WHITE MOUNTAIN APACHE | | | | | | | | | | | | |
| | 14 GR 1 7 | 1S | 35 | | | 35 | 5-69 | 8-69 | 6-70 | 8-70 | 6-71 | 6-71 |
| WIDE RUINS *NAVAJO | | | | | | | | | | | | |
| | 12 FR 20 3A | 1S | 20 | | | | 3-69 | 9-71 | 6-71 | | | |
| WINDOW ROCK *NAVAJO | | | | | | | | | | | | |
| | 12 HR 5 | 1T | 20 | | | | 3-69 | 6-71 | | | | |
| | 12 GR 9 6 | 1C | 90 | | | 90 | 9-63 | 5-63 | 3-69 | 1-67 | 12-67 | 11-67 |
| | 12 CR 12 | 1T | 50 | | | 50 | 9-63 | 7-67 | 8-70 | 8-70 | 6-71 | 1-71 |
| STATE TOTALS PROJECTS | | | | | | 47 | 7 | 33 | 46 | 23 | | |
| UNITS | | | 4475 | 26 | | 1224 | 961 | 1185 | 1065 | 581 | | |
| LOCALITIES | | | | | | 34 | 7 | 26 | 37 | 18 | | |

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|---|---|---|---|---|---|---|---|---|---|---|---|---|
| CALIFORNIA | | | | | | | | | | | | |
| ALL MISSION INDIAN | *ALL MISSION INDIAN | | | | | | | | | | | |
| | BO 8 | 15 | 30 | | | | 5-70 | 9-70 | | | | |
| BARONA | *ALL MISSION INDIAN | | | | | | | | | | | |
| | BO AR 5 6 | 15 | 12 | | | | 5-70 | 12-70 | 6-71 | 3-72 | | |
| FORT YUMA RESERVATION | *QUECHAN TRIBAL | | | | | | | | | | | |
| | BY CR | 15 | 25 | | | | 4-71 | 5-71 | | | | |
| | BY AR 1 | 15 | 20 | | | 20 | 10-69 | 1-69 | 6-69 | 7-70 | 12-70 | 12-70 |
| | BY BR 1 3 | 10 | 50 | | | 50 | 9-69 | 12-69 | 5-70 | 8-70 | 6-72 | 6-72 |
| HOOPA VALLEY RESV | *HOOPA VALLEY RESERVATION | | | | | | | | | | | |
| | BO AR 2 | 15 | 30 | | | | 10-71 | 12-71 | | | | |
| | BO | 15 | 30 | | | | 5-72 | | | | | |
| | BO AR 1 1 | 15 | 30 | | | | 10-71 | 12-71 | | | | |
| MOUNTAIN SPAN-PALERM CUS | *MOUNTAIN SPAN INDIAN | | | | | | | | | | | |
| | BO 6 1 1 | 15 | 60 | | | | 2-71 | 6-71 | 6-71 | | | |
| PALA | *ALL MISSION INDIAN | | | | | | | | | | | |
| | BO AR 1 2 | 15 | 12 | | | | 5-70 | 12-70 | 6-71 | 3-72 | | |
| PAUMA | *ALL MISSION INDIAN | | | | | | | | | | | |
| | BO AR 2 1 | 15 | 2 | | | | 5-70 | 12-70 | 6-71 | 3-72 | | |
| RINCON | *ALL MISSION INDIAN | | | | | | | | | | | |
| | BO AR 3 1 | 15 | 12 | | | | 5-70 | 12-70 | 6-71 | 3-72 | | |
| SOBOBA | *ALL MISSION INDIAN | | | | | | | | | | | |
| | BO AR 4 4 | 15 | 12 | | | | 5-70 | 12-70 | 6-71 | 3-72 | | |
| WINTERHAVEN | *QUECHAN TRIBAL | | | | | | | | | | | |
| | BY AR 2 | 15 | 10 | | | 10 | 10-69 | 1-69 | 6-69 | 6-68 | 12-67 | 12-67 |
| STATE TOTALS PROJECTS | | | | | | 3 | 1 | 4 | 1 | 4 | | |
| UNITS | | | 335 | | | 80 | 30 | 115 | 60 | 50 | | |
| LOCALITIES | | | | | | 3 | 1 | 3 | 1 | 4 | | |

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|---|---|---|---|---|---|---|---|---|---|---|---|---|
| COLORADO | | | | | | | | | | | | |
| IGNACIO | | | | | | | | | | | | |
| SOUTHERN UTE | | | | | | | | | | | | |
| | 20 AR 1 1 | IX | 20 | | | | 9-65 | 9-67 | 6-72 | 9-72 | | |
| | 20 CR 5 | IC | 25 | | | 25 | 9-68 | 11-68 | 11-69 | 2-70 | 8-70 | 8-70 |
| STATE TOTALS PROJECTS | | | | | | 1 | | | | 1 | | |
| UNITS | | | 55 | | | 25 | | | | 30 | | |
| LOCALITIES | | | | | | 1 | | | | 1 | | |

STATISTICS BRANCH

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
HOUSING PRODUCTION AND MORTGAGE CREDIT

INDIAN PROGRAMS



DECEMBER 31, 1972

| Locality - Local Housing Authority | Reservation or Project Number | Type of Project | Number of Units: Total | Elderly | Rehab | Completed | Progress Dates: Applications Received | Applications Approved | ACC Executed | Construction Started | Initial Occupancy | Date of full availability |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) |
| FLORIDA | | | | | | | | | | | | |
| BIG CYPRESS *SEMINOLE TRIBAL | | | | | | | | | | | | |
| | 99 A 1 1 | 17 | 10 | | | 10 | 1-65 | 4-65 | 3-69 | 4-69 | 12-70 | 12-70 |
| | 99 A 6 2 | 17 | 10 | | | 10 | 1-65 | 6-65 | 6-69 | 11-71 | 2-69 | 2-69 |
| | 99 C 2 | 17 | 20 | | | | 2-71 | 6-71 | 6-71 | 6-72 | | |
| | 99 C 4 | 17 | 10 | | | | 2-71 | 6-71 | 6-71 | 6-72 | | |
| BRIGHTON RESERVATION *SEMINOLE TRIBAL | | | | | | | | | | | | |
| | 99 A 3 1 | 17 | 12 | | | 12 | 1-65 | 4-65 | 2-66 | 6-69 | 9-69 | 9-69 |
| | 99 B 2 | 17 | 10 | | | 10 | 9-67 | 8-67 | 9-67 | 11-67 | 2-69 | 2-69 |
| | 99 C 3 | 17 | 30 | | | | 2-71 | 6-71 | 6-71 | 6-72 | | |
| DANIA *SEMINOLE TRIBAL | | | | | | | | | | | | |
| HOLLYWOOD RESV. - SEMINOLE TRIBAL | 99 A 8 1 | 5C | 2 | | | 2 | 1-65 | 4-65 | 2-66 | 6-69 | 12-70 | 12-70 |
| | 99 C 3 | 17 | 10 | | | | 2-71 | 6-71 | 6-71 | 6-72 | | |
| STATE TOTALS PROJECTS | | | | | | 5 | | | 4 | | | 2 |
| UNITS | | | 94 | | | 94 | | | 70 | | | 44 |
| LOCALITIES | | | | | | 3 | | | 3 | | | 3 |

STATISTICS BRANCH

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INDIAN PROGRAMS

DECEMBER 31, 1972

| Locality - Local Housing Authority (1) | Reservation or Project Number (2) | Type of Program (3) | Number of Units: Total (4) | Elderly (5) | Rehab (6) | Completed (7) | Progress Dates: Application Received (8) | Application Approved (9) | ACC Executed (10) | Construction Started (11) | Initial Occupancy (12) | Date of full availability (13) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| IDAHO | | | | | | | | | | | | |
| COEUR D ALENE RESERVATION*COEUR | D ALENE TRIBAL | | | | | | | | | | | |
| | 7 AR 1 1 | 15 | 10 | | | | 11-63 | 1-69 | 6-69 | | | |
| DE SHEY *COEUR | D ALENE TRIBAL | | | | | | | | | | | |
| | 7 AR 2 P | 15 | 10 | | | 10 | 11-63 | 1-69 | 6-69 | 6-69 | 12-66 | 12-66 |
| FT HALL INDIAN RESV *FORT | HALL | | | | | | | | | | | |
| | 9 CR | 17 | 60 | | | | 9-71 | 8-71 | | | | |
| | 9 OR 1 1 | 12 | 15 | | | 15 | 12-65 | 9-68 | 3-70 | 8-70 | 10-70 | 10-70 |
| | 9 OR 2 P | 12 | 15 | | | 15 | 12-65 | 9-68 | 8-71 | 8-71 | 11-71 | 11-71 |
| KAMIAH *NEZ | PERCE TRIBAL | | | | | | | | | | | |
| | 8 AR 1 3 | 15 | 10 | | | 10 | 9-63 | 1-69 | 6-69 | 6-69 | 11-70 | 11-70 |
| LAPWAI *NEZ | PERCE TRIBAL | | | | | | | | | | | |
| | 8 AR 2 P | 15 | 10 | | | 10 | 9-63 | 1-69 | 6-69 | 6-69 | 10-66 | 10-66 |
| | 8 AR 3 4 | 15 | 10 | | | 10 | 9-63 | 1-69 | 6-69 | 6-67 | 11-68 | 11-68 |
| | 8 AR 6 5 | 15 | 5 | | | | 9-63 | 1-69 | 6-69 | 6-70 | | |
| | 8 AR 5 6 | 15 | 5 | | | | 9-63 | 1-69 | 6-69 | 6-70 | | |
| NEZ PERCE RESERVATION *NEZ | PERCE TRIBAL | | | | | | | | | | | |
| | 8 AR 9 1 | 15 | 10 | | | | 9-63 | 1-69 | 6-69 | | | |
| PORTLET AREA *COEUR | D ALENE TRIBAL | | | | | | | | | | | |
| | 7 AR 3 1 | 15 | 10 | | | 10 | 11-63 | 1-69 | 6-69 | 6-67 | 8-69 | 8-69 |
| STATE TOTALS PROJECTS | | | | | | 7 | | 1 | 2 | 2 | | |
| UNITS | | | 170 | | | 80 | | 40 | 20 | 10 | | |
| LOCALITIES | | | | | | 5 | | 1 | 2 | 2 | | |

STATISTICS BRANCH

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
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INDIAN PROGRAMS



DECEMBER 31, 1972

| Locality - Local Housing Authority (1) | Reservation or Project Number (2) | Type of Program (3) | Number of Units: Total (4) | Elderly (5) | Rehab (6) | Completed (7) | Progress Dates: Applications Received (8) | Applications Approved (9) | ACC Executed (10) | Construction Started (11) | Initial Occupancy (12) | Date of full availability (13) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| KANSAS | | | | | | | | | | | | |
| JACKSON COUNTY POTAWATOMI | | | | | | | | | | | | |
| | | 16 | 100 | | | | 12-70 | | | | | |
| | | 17 | 10 | 6 | | | 12-70 | | | | | |
| KANSAS - NEBRASKA REGI KICKAPOO TRIBE OF KAN AND NEB | | | | | | | | | | | | |
| | 67 A 1 1 | 16 | 20 | | | | 6-70 | 3-71 | 10-71 | 9-72 | | |
| | 67 A 2 2 | 16 | 20 | | | | 6-70 | 3-71 | | | | |
| KICKAPOO KICKAPOO TRIBE OF INDIANS | | | | | | | | | | | | |
| | 68 | 16 | 20 | 10 | | | 9-71 | | | | | |
| | 68 AR 1 1 1 | 16 | 10 | | | 10 | 9-68 | 12-68 | 10-69 | 1-70 | 3-71 | 9-71 |
| | 68 AR 2 1 2 | 16 | 20 | | | 20 | 9-68 | 12-68 | 10-69 | 8-70 | 3-71 | 9-71 |
| | 68 AR 2 | 16 | 20 | | | | 9-71 | 5-71 | 6-71 | 10-71 | | |
| WHITE CLOUD KIOWA TRIBE OF KAN AND NEB | | | | | | | | | | | | |
| | 67 | 17 | 50 | 10 | | | 9-72 | | | | | |
| | 67 A 1 | 16 | 20 | | | | 6-70 | 3-71 | 10-71 | 11-71 | | |
| | 67 A 2 | 16 | 20 | | | | 6-70 | 3-71 | | | | |
| STATE TOTALS PROJECTS | | | | | | 1 | 3 | 3 | | 3 | | |
| UNITS | | | 340 | 26 | | 30 | 180 | 60 | | 70 | | |
| LOCALITIES | | | | | | 1 | 3 | 2 | | 3 | | |

STATISTICS BRANCH

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
HOUSING PRODUCTION AND MORTGAGE CREDIT

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INDIAN PROGRAMS

DECEMBER 31, 1972

| Locality - Local Housing Authority (1) | Reservation or Project Number (2) | Type of Program (3) | Number of Units: Total (4) | Elderly (5) | Rehab (6) | Completed (7) | Progress Dates: Applications Received (8) | Applications Approved (9) | ACC Executed (10) | Construction Started (11) | Initial Occupancy (12) | Date of full availability (13) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| MAINE | | | | | | | | | | | | |
| PENOBSCOT RESERVATION | | | | | | | | | | | | |
| | 32 A 1 | 1C | 35 | | | | 9-68 | 10-68 | | | | |
| | 32 A 2 | 1A | 5 | | 5 | | 9-68 | 10-68 | | | | |
| PERRY | APPLEBANY AT PASSAMAQUODDY | | | | | | | | | | | |
| | 33 A 2 | 1A | 5 | | 5 | | 12-68 | 2-69 | | | | |
| | 33 A 1 1 | 1C | 45 | | | | 12-68 | 2-69 | 12-71 | | | |
| PRINCETON | WINDSOR TWP PASSAMAQUODDY | | | | | | | | | | | |
| | 19 A 1 | 1C | 25 | | | | 12-69 | 12-69 | 3-72 | | | |
| STATE TOTALS PROJECTS | | | | | | | | 2 | 2 | | | |
| UNITS | | | 115 | | 10 | | | 95 | 70 | | | |
| LOCALITIES | | | | | | | | 2 | 2 | | | |

STATISTICS BRANCH

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
HOUSING PRODUCTION AND MORTGAGE CREDIT

INDIAN PROGRAMS



DECEMBER 31, 1972

| Locality - Local Housing Authority (1) | Reservation or Project Number (2) | Type of Proj. (3) | Number of Units: Total (4) | Elderly (5) | Rehab (6) | Completed (7) | Progress Dates: Applications Received (8) | Applications Approved (9) | ACC Executed (10) | Construction Started (11) | Initial Occupancy (12) | Date of full availability (13) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| MICHIGAN | | | | | | | | | | | | |
| BAY MILLS INDIAN RESV | | | | | | | | | | | | |
| | 62 AR 1 | 1T | 10 | | | 8 | 7-65 | 6-66 | 7-70 | 8-70 | | |
| HANNAHVILLE | •MICHIGAN POTAWATOMI | | | | | | | | | | | |
| | 75 A 1 | 1T | 15 | | | 15 | 10-68 | 3-69 | 7-70 | 9-70 | 1-71 | 1-71 |
| ISABELLA RESERVATION | •SAGINAW CHIPPEWA | | | | | | | | | | | |
| | 43 AR 1 | 1C | 20 | 8 | | 20 | 11-63 | 1-65 | 10-65 | 7-66 | 5-67 | 5-67 |
| LAKE RESERVATION | •OJIBWA | | | | | | | | | | | |
| | 85 | 1C | 120 | 40 | | | 7-70 | | | | | |
| | 85 AR 1 1 | 1T | 20 | | | 20 | 4-66 | 9-66 | 10-68 | 10-69 | 6-71 | 6-71 |
| | 85 BR 1 2 | 1T | 13 | | | 13 | 6-66 | 9-66 | 10-68 | 10-69 | 6-71 | 6-71 |
| WATERSMEET | •LAC VIEUX DESERT CHIPPEWA | | | | | | | | | | | |
| | 85 A 1 | 1T | 15 | | | 15 | 10-67 | 11-68 | 2-70 | 2-70 | 6-71 | 10-70 |
| | | | | | | 4 | 1 | | | 1 | | |
| STATE TOTALS PROJECTS | | | | | | 91 | 120 | | | 2 | | |
| UNITS | | | 213 | 66 | | | | | | | | |
| LOCALITIES | | | | | | 4 | 1 | | | 1 | | |

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INDIAN PROGRAMS

DECEMBER 31, 1972

| Locality - Local Housing Authority (1) | Reservation or Project Number (2) | Type of Program (3) | Number of Units: Total (4) | Elderly (5) | Rehab (6) | Completed (7) | Progress Dates: Applications Received (8) | Applications Approved (9) | ACC Executed (10) | Construction Started (11) | Initial Occupancy (12) | Date of full availability (13) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| MINNESOTA | | | | | | | | | | | | |
| BALL CLUB *LEECH LAKE | | | | | | | | | | | | |
| | 2 OR 2 | IC | 12 | 10 | | 12 | 2-65 | 7-65 | 9-65 | 6-66 | 2-67 | 5-67 |
| | 2 AR 4 | SS | 12 | | | 12 | 2-65 | 3-65 | 6-66 | 6-67 | 7-68 | 7-69 |
| CASS LAKE COMMUNITY *LEECH LAKE | | | | | | | | | | | | |
| | 2 AR 1 | IS | 16 | | | 16 | 2-65 | 3-65 | 6-66 | 6-66 | 2-67 | 3-69 |
| | 2 OR 2 | IC | 20 | | | 20 | 2-65 | 3-65 | 9-65 | 9-66 | 3-67 | 5-67 |
| FOND DU LAC RESERVATION | | | | | | | | | | | | |
| | 5 AR 1 | IC | 25 | | | 25 | 2-65 | 9-65 | 5-66 | 9-66 | 9-67 | 8-67 |
| | 5 OR 1 2 1 | IT | 19 | | | | 2-65 | 9-65 | 8-66 | 5-68 | n/a | 12-69 |
| | 5 OR 1 2 2 | IT | 16 | | | | 2-65 | 9-65 | 7-71 | 9-71 | | |
| INGER COMMUNITY *LEECH LAKE | | | | | | | | | | | | |
| | 2 OR 2 | IC | 10 | 10 | | 10 | 2-65 | 3-65 | 9-65 | 9-66 | 2-67 | 5-67 |
| | 2 AR 1 1 | IS | 12 | | | 12 | 2-65 | 3-65 | 6-66 | 6-68 | 6-69 | 6-69 |
| LEECH LAKE RESERVATION *LEECH LAKE | | | | | | | | | | | | |
| | 2 CR 1 5 | IT | 15 | | | 15 | 2-65 | 3-66 | 6-66 | 7-66 | 11-67 | 12-67 |
| | 2 AR 1 6 | IS | 30 | | | | 2-65 | 3-65 | | | | |
| | 2 CR 2 6 | IS | 5 | | | | 2-65 | 3-66 | | | | |
| MATTAMAUSH COMMUNITY *WHITE EARTH RESERVATION | | | | | | | | | | | | |
| | 3 AR 2 | IS | 16 | | | 16 | 2-65 | 9-65 | 6-66 | 5-67 | 12-70 | 1-70 |
| NETT LAKE *BOISE FORTE RESERVATION | | | | | | | | | | | | |
| | 1 A 3 | IT | 8 | | | | 7-69 | 1-70 | | | | |
| | 1 A 1 1 | IT | 36 | | | | 7-69 | 1-70 | 6-71 | 6-71 | | |
| | 1 A 2 2 | IT | 16 | 16 | | | 7-69 | 1-70 | 6-71 | 6-71 | | |
| PONSFORD *WHITE EARTH RESERVATION | | | | | | | | | | | | |
| | 3 AR 4 | IS | 12 | | | 12 | 2-65 | 9-65 | 6-66 | 5-67 | 9-70 | 9-70 |
| RED LAKE RESERVATION | | | | | | | | | | | | |
| | 6 AR 1 1 | IT | 15 | | | 15 | 9-65 | 7-65 | 6-66 | 7-66 | 9-67 | 9-67 |
| | 6 OR 1 2 | IS | 90 | | | 90 | 9-65 | 7-65 | 6-66 | 6-67 | 6-68 | 7-68 |
| | 6 AR 2 3 | IT | 10 | | | 10 | 9-65 | 7-65 | 6-66 | 6-66 | 9-66 | 9-66 |
| | 6 AR 4 | IT | 10 | | | 10 | 9-65 | 7-65 | 6-68 | 7-68 | 1-69 | 3-69 |
| | 6 OR 5 | IS | 35 | | | 35 | 9-65 | 7-65 | 8-68 | 8-68 | 9-69 | 9-69 |
| | 6 CR 6 | IS | 50 | | | 50 | 2-68 | 1-69 | 9-69 | 12-69 | 7-71 | 9-71 |
| | 6 O 7 | IT | 55 | | | | 11-70 | 12-70 | 6-71 | 8-71 | | |

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| Locality - Local Housing Authority | Reservation or Project Number | Type of Program | Number of Units: Total | Number of Units: Elderly | Number of Units: Rehab | Number of Units: Completed | Progress Dates: Applications Received | Progress Dates: Applications Approved | Progress Dates: ACC Executed | Progress Dates: Construction Started | Progress Dates: Initial Occupancy | Progress Dates: Date of full availability |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) |
| MINNESOTA (CONTINUED) | | | | | | | | | | | | |
| WHITE EARTH RESERVATION | | | | | | | | | | | | |
| | 13 BR 1 | IC | 50 | 12 | | 50 | 2-65 | 4-65 | 6-66 | 5-67 | 6-68 | 4-68 |
| | 13 AR 1 | IT | 20 | | | | 2-65 | 4-65 | 6-66 | | | |
| | 13 CR 6 | IT | 15 | | | 15 | 12-65 | 6-66 | 6-66 | 7-66 | 6-68 | 1-68 |
| STATE TOTALS PROJECTS | | | | | | 16 | | 2 | 1 | 4 | | |
| UNITS | | | 503 | 96 | | 385 | | 93 | 20 | 137 | | |
| LOCALITIES | | | | | | 9 | | 2 | 1 | 3 | | |

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| Locality - Local Housing Authority (1) | Reservation or Project Number (2) | Type of Program (3) | Number of Units: Total (4) | Number of Units: Rehab (6) | Number of Units: Completed (7) | Progress Dates: Applications Received (8) | Progress Dates: Applications Approved (9) | Progress Dates: ACC Executed (10) | Progress Dates: Construction Started (11) | Progress Dates: Initial Occupancy (12) | Progress Dates: Date of full availability (13) |
|---|---|---|---|---|---|---|---|---|---|---|---|
| MISSISSIPPI | | | | | | | | | | | |
| CHOCTAW ACHOCTAW | | | | | | | | | | | |
| | N2 CR | 17 | 200 | | | 1969 | 1969 | | | | |
| LONGHATTA ACHOCTAW | | | | | | | | | | | |
| | N2 CR 2 3 1 | 14 | 10 | | 10 | 9965 | 10966 | 9967 | 3968 | 11968 | 11968 |
| | N2 CR 3 3 2 | 14 | 5 | | 5 | 9965 | 6967 | 9967 | 3968 | 11968 | 11968 |
| PEARL RIVER ACHOCTAW | | | | | | | | | | | |
| | N2 CR 1 | 18 | 10 | | 20 | 9965 | 6966 | 3967 | 9969 | 6970 | 6970 |
| | N2 CR 1 3 | 17 | 20 | | 20 | 9965 | 10966 | 9967 | 3968 | 11968 | 11968 |
| | N2 CR 1 3 1 | 14 | 50 | | 50 | 1969 | 9969 | 2971 | 3971 | 2972 | 2972 |
| | N2 CR 2 6 2 | 14 | 60 | | | 1969 | 9969 | 2971 | 6972 | | |
| | N2 CR 3 6 | 14 | 40 | | | 1969 | 9969 | 2971 | | | |
| STATE TOTALS PROJECTS | | | | | | | 1 | 1 | 1 | | |
| UNITS | | | 455 | | 105 | | 200 | 90 | 60 | | |
| LOCALITIES | | | | | | | 1 | 1 | 1 | | |

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| Locality - Local Housing Authority (1) | Reservation or Project Number (2) | Type of Program (3) | Number of Units: Total (4) | Elderly (5) | Rehab (6) | Completed (7) | Progress Dates: Applications Received (8) | Applications Approved (9) | ACC Executed (10) | Construction Started (11) | Initial Occupancy (12) | Date of full availability (13) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| MONTANA | | | | | | | | | | | | |
| ARLEE | *SALISH AND KOOTENAI | | | | | | | | | | | |
| | 13 AR 1 1 3 | IX | 19 | | | 19 | 1-69 | 1-69 | 6-69 | 9-70 | 3-71 | 9-71 |
| BABBOST MARYS | *BLACKFEET INDIAN | | | | | | | | | | | |
| | 8 BR 1 3 | IS | 10 | | | 10 | 9-63 | 1-69 | 6-69 | 6-65 | 11-66 | 12-66 |
| BLACKFEET RESERVATION | *BLACKFEET INDIAN | | | | | | | | | | | |
| | 8 E 1 | IT | 103 | | | | 10-71 | 9-72 | | | | |
| | 8 E 2 | IX | 97 | | | | 10-71 | 9-72 | | | | |
| | 8 OR 2 3 1 | IX | 13 | | | 13 | 9-63 | 1-69 | 6-69 | 6-71 | 4-72 | 4-72 |
| | 8 OR 1 3 1 | IX | 45 | | | 45 | 7-67 | 8-67 | 6-71 | 6-71 | 12-71 | 4-72 |
| | 8 OR 2 3 | IT | 55 | | | | 9-71 | 5-71 | 6-72 | 6-72 | | |
| BROCKTON | *FORT PECK | | | | | | | | | | | |
| | 9 GR 3 6 3 | IT | 10 | | | 10 | 12-69 | 3-68 | 5-68 | 10-68 | 6-70 | 6-70 |
| BROWNING | *BLACKFEET INDIAN | | | | | | | | | | | |
| | 8 AR 1 | IC | 50 | | | 50 | 9-62 | 10-62 | 11-62 | 11-63 | 12-65 | 1-66 |
| | 8 BR 3 4 | IS | 17 | | | 17 | 9-63 | 1-69 | 6-69 | 9-66 | 2-68 | 2-68 |
| | 8 CR 6 | IT | 55 | | | 55 | 12-66 | 3-67 | 7-68 | 8-69 | 9-71 | 9-71 |
| BUSBY NINGY AREA | *NORTHERN CHEYENNE | | | | | | | | | | | |
| | 12 AR 1 1 | IS | 10 | | | 10 | 10-63 | 1-69 | 6-69 | 1-65 | 2-67 | 2-67 |
| CROW RESERVATION | *CROW TRIBAL | | | | | | | | | | | |
| | 19 | IT | 120 | 1U | | | 11-72 | | | | | |
| | 19 AR 1 | IX | 90 | | | 90 | 6-67 | 6-67 | 6-67 | 9-67 | 9-70 | 9-70 |
| | 19 B 2 | IT | 75 | | | 52 | 9-68 | 9-71 | 6-71 | 7-71 | 9-72 | |
| | 19 C 1 3 | IX | 90 | | | | 9-71 | 2-72 | 6-72 | 8-72 | | |
| | 19 C 2 4 | IT | 90 | | | | 9-71 | 2-72 | 6-72 | 8-72 | | |
| | 19 C 3 5 | IX | 32 | | | | 9-71 | 2-72 | 6-72 | 8-72 | | |
| | 19 C 4 6 | IT | 8 | | | | 9-71 | 2-72 | 6-72 | 8-72 | | |
| FLATHEAD RESV*SALISH | *SALISH AND KOOTENAI | | | | | | | | | | | |
| | 13 AR 2 1 1 | IX | 10 | | | 10 | 1-69 | 1-69 | 6-69 | 9-70 | 3-71 | 9-71 |
| | 13 B 1 3 | IT | 93 | 2U | | | 5-68 | 9-71 | 6-71 | 5-72 | | |
| | 13 B 2 4 | IT | 27 | | | | 5-68 | 9-71 | 6-71 | 5-72 | | |
| FORT BELKNAP RESERVATION | *FORT BELKNAP | | | | | | | | | | | |
| | 10 AR 1 1 | IX | 20 | | | 20 | 9-63 | 1-69 | 6-69 | 9-71 | 9-72 | 12-72 |
| | 10 AR 2 3 | IS | 10 | | | 10 | 9-63 | 1-69 | 6-69 | 6-65 | 3-67 | 3-67 |
| | 10 AR 3 4 | IS | 22 | | | 22 | 9-63 | 1-69 | 6-69 | 11-68 | 1-71 | 1-71 |
| | 10 BR 4 | IT | 50 | | | 50 | 7-67 | 7-68 | 6-69 | 11-69 | 8-71 | 8-71 |

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| ...ality - Local Housing Authority (1) | Reservation or Project Number (2) | Type of Program (3) | Number of Units: Total (4) | Elderly (5) | Rehab (6) | Completed (7) | Progress Dates: Applications Received (8) | Applications Approved (9) | ACC Executed (10) | Construction Started (11) | Initial Occupancy (12) | Date of full availability (13) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| MONTANA (CONTINUED) | | | | | | | | | | | | |
| FORT PECK RESERVATION *FORT PECK | | | | | | | | | | | | |
| | 9 [illegible] | IT | 100 | 10 | | | 5-72 | 6-72 | | | | |
| | 9 BR 1 4 | IS | 19 | | | 19 | 12-63 | 1-64 | 6-69 | 5-67 | 7-69 | 7-69 |
| | 9 CR 1 4 1 | IT | 20 | | | 20 | 12-64 | 11-66 | 5-68 | 10-68 | 6-70 | 6-70 |
| | 9 HR 1 6 | IT | 50 | | | 11 | 2-69 | 1-70 | 6-71 | 7-71 | 11-72 | |
| MAYS *FORT WELKNAP | | | | | | | | | | | | |
| | 10 AR 4 1 | IS | 18 | | | 18 | 9-63 | 1-64 | 6-69 | 9-67 | 9-68 | 9-68 |
| DEER *NORTHERN CHEYENNE | | | | | | | | | | | | |
| | 12 AR 2 5 | IS | 15 | | | 15 | 10-63 | 1-64 | 6-69 | 8-66 | 1-68 | 1-68 |
| | 12 AR 3 4 | IS | 10 | | | 10 | 10-63 | 1-64 | 6-69 | 10-67 | 3-68 | 9-68 |
| NORTHERN CHEYENNE RESV *NORTHERN CHEYENNE | | | | | | | | | | | | |
| | 12 D 1 | IX | 50 | | | | 10-71 | 4-72 | | | | |
| | 12 D 2 | IT | 30 | | | | 10-71 | 2-72 | | | | |
| | 12 AR 4 2 | IS | 15 | | | 15 | 10-63 | 1-64 | 6-69 | 6-68 | 3-70 | 3-70 |
| | 12 BR 1 6 | IT | 40 | | | 33 | 9-67 | 3-70 | 6-71 | 6-71 | 3-72 | |
| | 12 CR 2 4 | IX | 45 | | | 20 | 9-67 | 3-70 | 6-71 | 6-71 | 9-72 | |
| POPLAR AREA *FORT PECK | | | | | | | | | | | | |
| | 9 AR 1 1 1 | IC | 20 | | | 20 | 11-62 | 12-62 | 1-63 | 3-63 | 5-69 | 7-69 |
| | 9 AR 2 1 2 | IC | 10 | 10 | | 10 | 11-62 | 12-62 | 6-63 | 6-63 | 5-69 | 7-69 |
| | 9 BR 2 5 | IS | 10 | | | 10 | 12-63 | 1-64 | 6-69 | 10-64 | 3-66 | 3-66 |
| | 9 BR 3 6 | IX | 21 | | | 21 | 12-63 | 1-64 | 6-69 | 10-66 | 9-68 | 9-68 |
| | 9 DR 2 4 2 | IT | 20 | | | 20 | 12-64 | 3-68 | 5-68 | 10-68 | 6-70 | 6-70 |
| | 9 FR 7 1 | IT | 50 | | | 50 | 7-68 | 10-69 | 12-70 | 12-70 | 8-72 | 8-72 |
| | 9 GR 7 2 | IT | 50 | | | 50 | 7-68 | 1-70 | 12-70 | 12-70 | 8-72 | 8-72 |
| ROCKY BOYS RESERVATION *CHIPPEWA CREE | | | | | | | | | | | | |
| | 11 D 2 | IT | 35 | | | | 5-71 | 11-71 | | | | |
| | 11 AR 2 1 | IS | 15 | | | 15 | 9-63 | 1-64 | 6-69 | 10-67 | 5-69 | 5-69 |
| | 11 AR 1 7 | IS | 10 | | | 10 | 9-63 | 1-64 | 6-69 | 10-68 | 12-67 | 12-67 |
| | 11 BR 1 3 | IS | 17 | | | | 9-67 | 11-68 | 6-69 | 8-69 | | 3-705 |
| | 11 BR 2 4 | IS | 17 | | | 1 | 9-67 | 11-68 | 6-69 | 8-69 | | 3-705 |
| | 11 BR 3 5 | IS | 11 | | | 4 | 9-67 | 11-68 | 6-69 | 8-69 | | 3-705 |
| | 11 BR 4 6 | IS | 8 | | | 5 | 9-67 | 11-68 | 6-69 | 8-69 | 10-70 | 10-70 |
| | 11 CR 1 7 | IT | 30 | | | 20 | 9-67 | 11-69 | 6-71 | 7-71 | 12-71 | 12-71 |
| | 11 D 1 8 | IX | 65 | | | | 5-71 | 11-71 | 6-72 | 7-73 | | |

STATISTICS BRANCH

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| Locality - Local Housing Authority (1) | Reservation or Project Number (2) | Type of Program (3) | Number of Units: Total (4) | Number of Units: Elderly (5) | Number of Units: Rehab (6) | Number of Units: Completed (7) | Progress Dates: Applications Received (8) | Progress Dates: Applications Approved (9) | Progress Dates: ACC Executed (10) | Progress Dates: Construction Started (11) | Progress Dates: Initial Occupancy (12) | Progress Dates: Date of full availability (13) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| MONTANA (CONTINUED) | | | | | | | | | | | | |
| ST IGNATIUS *SALISH AND KOOTENAI | | | | | | | | | | | | |
| | 13 AR 4 1 | IS | 6 | | | 6 | 1-69 | 1-69 | 6-69 | 9-70 | 3-71 | 4-71 |
| | 13 AR 3 2 | IS | 10 | | | | 1-69 | 1-69 | 1-69 | | | |
| STARR SCHOOL AREA *BLACKFEET INDIAN | | | | | | | | | | | | |
| | 8 GR 4 5 | IS | 10 | | | 10 | 9-63 | 1-69 | 6-69 | 7-67 | 3-69 | 6-69 |
| WOLF POINT AREA *FORT PECK | | | | | | | | | | | | |
| | 9 AR 3 2 1 | IC | 20 | 6 | | 20 | 11-62 | 12-62 | 1-63 | 4-63 | 9-69 | 9-69 |
| | 9 AR 4 2 2 | IC | 6 | 1 | | 6 | 11-62 | 12-62 | 6-63 | 6-63 | 9-69 | 9-69 |
| STATE TOTALS PROJECTS | | | | | | [illegible] | 1 | 4 | 1 | 15 | | |
| UNITS | | | 1866 | 66 | | 577 | 120 | 418 | 10 | 444 | | |
| LOCALITIES | | | | | | 18 | 1 | 4 | 1 | 6 | | |

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|---|---|---|---|---|---|---|---|---|---|---|---|---|
| NEBRASKA | | | | | | | | | | | | |
| MACY COMMUNITY — NOMAHA TRIBAL | | | | | | | | | | | | |
| | 13 IM 1 | 14 | 20 | | | | 1-71 | 3-71 | | | | |
| | 13 IM 1 | 11 | 20 | 6 | | 20 | 4-66 | 8-63 | 4-65 | 6-65 | 8-66 | 6-66 |
| | 13 IM 2 | 17 | 25 | | | 25 | 6-68 | 3-69 | 5-70 | 6-70 | 6-71 | 5-71 |
| | 13 IM 4 | 10 | 30 | 20 | | | 1-71 | 3-72 | 1-72 | 1-72 | | |
| SANTEE SIOUX INDIAN MESA | | | | | | | | | | | | |
| | 15 A | 17 | 20 | 6 | | 20 | 10-68 | 3-69 | 10-70 | 10-70 | 10-71 | 10-71 |
| | 15 A | 1 | 30 | 6 | | | 2-70 | 10-71 | 8-72 | 10-72 | | |
| WINNEBAGO VILLAGE | | | | | | | | | | | | |
| | 55 AM | 10 | 30 | 10 | | 30 | 12-63 | 2-65 | 6-65 | 2-65 | 3-66 | 2-66 |
| | 55 IM 1 | 17 | 17 | 16 | | | 6-65 | 12-65 | 11-71 | 1-71 | | 12-72 |
| | 55 IM 4 | 14 | 12 | | | | 12-68 | 5-67 | 5-72 | 5-72 | | |
| STATE TOTALS — PROJECTS | | | | | | 4 | | 1 | | 4 | | |
| — UNITS | | | 144 | 64 | | 125 | | 30 | | 165 | | |
| — LOCALITIES | | | | | | 3 | | 1 | | 3 | | |

STATISTICS BRANCH

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
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|---|---|---|---|---|---|---|---|---|---|---|---|---|
| NEVADA | | | | | | | | | | | | |
| CARSON COLONY *DRESSLERVILLE | | | | | | | | | | | | |
| | 3 BR 2 | 15 | 20 | | | 20 | 9-67 | 12-68 | 9-69 | 6-70 | 9-72 | 9-72 |
| | 3 CR 2 4 | 15 | 19 | | | | 3-71 | 6-71 | 6-71 | 6-71 | | |
| DRESSLERVILLE COLONY *DRESSLERVILLE | | | | | | | | | | | | |
| | 2 | 15 | 15 | | | | 9-71 | | | | | |
| | 3 BR 1 | 15 | 10 | | | 10 | 9-68 | 1-69 | 8-69 | 10-69 | 4-70 | 4-70 |
| | 3 BR 4 | 15 | 20 | | | | 9-71 | 6-72 | 6-72 | | | |
| DUCK VALLEY RESERVATION *DUCK VALLEY | | | | | | | | | | | | |
| | 6 | 15 | 9 | | | | 11-71 | | | | | |
| | 6 CR 2 | 15 | 37 | | | | 11-71 | 6-72 | | | | |
| | 6 BR 1 1 1 | 15 | 15 | | | 15 | 10-68 | 1-69 | 8-69 | 11-69 | 8-70 | 7-70 |
| | 6 BR 2 2 2 | 15 | 15 | | | 15 | 10-68 | 1-69 | 8-69 | 11-70 | 6-70 | 6-70 |
| | 6 BR 3 | 15 | 40 | | | | 8-70 | 3-71 | 6-71 | 6-71 | | |
| | 6 CR 1 4 | 15 | 4 | | | | 11-71 | 6-72 | | | | |
| DUCKWATER RESERVATION *ELY | | | | | | | | | | | | |
| | 15 BR 1 1 | 15 | 17 | | | | 9-67 | 12-68 | 8-69 | 6-71 | | |
| | 15 BR 2 3 | 15 | 9 | | | 9 | 9-67 | 12-68 | 8-69 | 3-71 | 11-72 | 11-72 |
| FALLON RESERVATION *FALLON PAIUTE SHOSHONE | | | | | | | | | | | | |
| | 31 | 15 | 25 | | | | 9-71 | | | | | |
| | 31 BR 1 | 15 | 26 | | | 26 | 9-67 | 8-67 | 11-67 | 6-69 | 9-70 | 9-70 |
| | 31 BR 2 | 15 | 22 | | | | 9-70 | 3-71 | 6-71 | 6-71 | | |
| FORT MCDERMITT RESV *FORT MCDERMITT | | | | | | | | | | | | |
| | 9 BR 2 | 15 | 15 | | | 15 | 2-66 | 9-66 | 6-68 | 5-69 | 9-70 | 9-70 |
| | 9 BR 3 | 15 | 30 | | | | 12-70 | 3-71 | 6-71 | 6-71 | | |
| GOSHUTE RESERVATION *ELY | | | | | | | | | | | | |
| | 15 CR 3 | 15 | 10 | | | | 12-71 | 6-72 | | | | |
| LOVELOCK INDIAN COLONY *LOVELOCK INDIAN COLONY | | | | | | | | | | | | |
| | 17 5 1 | 15 | 16 | | | | 2-70 | 9-71 | 6-71 | 6-71 | | |
| | 17 CR 1 3 | 15 | 10 | | | | 9-71 | 6-72 | 6-72 | | | |
| MOAPA RESERVATION *MOAPA INDIAN | | | | | | | | | | | | |
| | 24 BR 1 | 15 | 15 | | | 15 | 5-68 | 10-68 | 2-69 | 5-70 | 6-71 | 6-71 |
| MOAPA RESVLAS VEGAS COL *MOAPA INDIAN | | | | | | | | | | | | |
| | 24 BR 2 | 15 | 17 | | | 17 | 6-70 | 9-71 | 6-71 | 8-71 | 12-72 | 12-72 |

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|---|---|---|---|---|---|---|---|---|---|---|---|---|
| NEVADA (CONTINUED) | | | | | | | | | | | | |
| MIAMI AREA *PYRAMID LAKE | | | | | | | | | | | | |
| | 9 AR 1 1 | 15 | 10 | | | 10 | 9-63 | 1-69 | 6-69 | 12-69 | 11-66 | 10-66 |
| PYRAMID LAKE RESERVATION *PYRAMID LAKE | | | | | | | | | | | | |
| | 9 | 15 | 50 | | | | 10-71 | | | | | |
| | 9 AR 2 | 10 | 25 | | | 25 | 9-67 | 1-69 | 8-69 | 5-70 | 11-72 | 11-72 |
| RENO-SPARKS COLONY *RENO-SPARKS INDIAN | | | | | | | | | | | | |
| | 12 | 11 | 5 | | | | 10-71 | | | | | |
| | 12 AR 1 | 15 | 20 | | | 20 | 9-67 | 1-68 | 1-68 | 6-69 | 9-70 | 9-70 |
| | 12 AR 2 | 15 | 20 | | | | 9-70 | 3-71 | 6-71 | 6-71 | | |
| | 12 CR 1 1 | 10 | 30 | | | | 10-71 | 5-72 | | | | |
| | 12 CR 2 4 | 15 | 15 | | | | 10-71 | 5-72 | 11-72 | | | |
| TE HOA *WESTERN SHOSHONE | | | | | | | | | | | | |
| | 16 AR 2 | 15 | 15 | | | | 9-72 | 6-72 | 12-72 | | | |
| | 16 AR 1 | 15 | 30 | | | 30 | 9-67 | 12-68 | 6-69 | 6-70 | 9-72 | 9-72 |
| RADSMOTH AREA *PYRAMID LAKE | | | | | | | | | | | | |
| | 9 AR 4 1 | 15 | 5 | | | 5 | 9-63 | 1-69 | 6-69 | 12-69 | 11-66 | 10-66 |
| WALKER RIVER RESERVATION *WALKER RIVER | | | | | | | | | | | | |
| | 8 | 15 | 10 | | | | 11-71 | 9-72 | | | | |
| | 8 AR 1 | 15 | 20 | | | 20 | 6-65 | 9-65 | 6-66 | 1-67 | 6-69 | 5-69 |
| | 8 AR 2 | 15 | 20 | | | | 6-65 | 9-65 | 9-71 | 9-71 | | |
| | 8 CR 1 1 | 15 | 40 | | | | 11-71 | 9-72 | 7-72 | | | |
| RIM[illegible]CA INDIAN COLONY *LOVELOCK INDIAN COLONY | | | | | | | | | | | | |
| | 17 AR 2 | 15 | 6 | | | | 1-71 | 3-72 | 5-72 | | | |
| WOODFORDS *DRESSLERVILLE | | | | | | | | | | | | |
| | 3 CR 2 1 2 | 15 | 22 | | | | 3-71 | 6-71 | 6-71 | 6-71 | | |
| YERINGTON *YERINGTON PAIUTE | | | | | | | | | | | | |
| | 10 | 15 | 5 | | | | 9-71 | | | | | |
| | 10 AR 1 | 15 | 24 | | | 24 | 5-67 | 6-67 | 6-67 | 4-68 | 6-69 | 6-69 |
| | 10 AR 2 | 15 | 10 | | | 10 | 9-70 | 3-71 | 6-71 | 7-71 | 9-72 | 9-72 |
| | 10 CR 1 | 15 | 10 | | | | 9-71 | 5-72 | 9-72 | | | |
| TE TOTALS PROJECTS | | | | | | 17 | 5 | 5 | 7 | 9 | | |
| UNITS | | | 503 | | | 285 | 109 | 92 | 115 | 201 | | |
| LOCALITIES | | | | | | 15 | 5 | 5 | 7 | 9 | | |

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|---|---|---|---|---|---|---|---|---|---|---|---|---|
| NEW MEXICO | | | | | | | | | | | | |
| ACOMA PUEBLO FALL | INDIAN PUEBLO | | | | | | | | | | | |
| | 1 68 1 1 1 | 3X | 25 | | | 25 | 9-63 | 1-69 | 12-69 | 1-70 | 4-71 | 4-71 |
| | 1 68 2 1 2 | 3X | 25 | | | | 9-63 | 1-69 | 12-69 | 1-70 | | |
| | 1 58 1 16 | 3X | 59 | | | | 3-70 | 3-70 | 6-70 | | | |
| ALAMO NAVAJO | | | | | | | | | | | | |
| | 5 68 | 3X | 15 | | | | 6-71 | 6-71 | | | | |
| ALL INDIAN PUEBLO FALL | INDIAN PUEBLO | | | | | | | | | | | |
| | 1 | 3X | 496 | | | | 9-71 | | | | | |
| CANONCITO NAVAJO | | | | | | | | | | | | |
| | 5 68 3 16 | 3X | 15 | | | | 3-69 | 9-71 | 12-71 | | | |
| CHURCH ROCK NAVAJO | | | | | | | | | | | | |
| | 5 68 1 16 1 | 3T | 20 | | | 20 | 3-69 | 7-70 | 8-70 | 6-71 | 9-72 | 9-72 |
| | 5 68 2 16 2 | 3T | 6 | | | | 3-69 | 7-70 | 8-70 | | | |
| | 5 68 9 16 | 3X | 20 | | | | 6-71 | 6-71 | 6-71 | | | |
| COCHITI PUEBLO FALL | INDIAN PUEBLO | | | | | | | | | | | |
| | 1 68 1 | 3X | 25 | | | 25 | 9-68 | 1-68 | 9-69 | 9-69 | 9-70 | 7-70 |
| | 1 58 2 21 | 3X | 99 | | | | 3-70 | 3-70 | 6-70 | 7-72 | | |
| COYOTE CANYON NAVAJO | | | | | | | | | | | | |
| | 5 68 2 | 3X | 30 | | | | 6-71 | 6-71 | | | | |
| CROWNPOINT NAVAJO | | | | | | | | | | | | |
| | 5 68 1 4 | 3C | 30 | | | 30 | 9-63 | 8-63 | 3-69 | 8-69 | 10-69 | 10-69 |
| | 5 68 3 7 | 3X | 20 | | | 20 | 9-63 | 8-63 | 2-69 | 4-69 | 12-69 | 12-69 |
| | 5 68 4 8 | 3X | 30 | | | 30 | 6-65 | 7-67 | 8-69 | 8-70 | 11-71 | 11-71 |
| | 5 68 1 16 | 3C | 20 | | | | 3-69 | 9-71 | 6-71 | | | |
| CRYSTAL NAVAJO | | | | | | | | | | | | |
| | 5 68 1 16 | 3X | 20 | | | | 3-69 | 3-71 | 6-71 | 6-71 | | |
| | 5 68 11 26 | 3X | 20 | | | | 6-71 | 6-71 | 6-71 | | | |
| DULCE JICARILLA APACHE | | | | | | | | | | | | |
| | 5 68 | 3X | 40 | | | | 6-71 | 6-71 | | | | |
| | 5 68 1 1 | 3C | 25 | | | 25 | 7-63 | 8-63 | 3-69 | 10-69 | 9-69 | 8-69 |
| | 5 68 2 2 | 3X | 15 | | | 15 | 7-63 | 8-63 | 5-69 | 8-70 | 10-71 | 10-71 |
| | 5 68 3 3 | 3X | 15 | | | 15 | 7-63 | 8-63 | 5-69 | 9-67 | 12-68 | 12-68 |
| | 5 68 4 4 | 3X | 20 | | | 20 | 7-63 | 8-63 | 5-69 | 12-68 | 8-69 | 8-69 |
| | 5 68 5 5 | 3X | 26 | | | 26 | 7-63 | 8-63 | 5-69 | 8-70 | 3-72 | 3-72 |

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|---|---|---|---|---|---|---|---|---|---|---|---|---|
| NEW MEXICO (CONTINUED) | | | | | | | | | | | | |
| [illegible] | KNAVALO | | | | | | | | | | | |
| | 15 HR 5 21 | 1X | 10 | | | | 3+69 | 4+71 | 12+71 | | | |
| [illegible] | KNAVALO | | | | | | | | | | | |
| | 15 HR 5 21 | 1C | 20 | | | | 3+69 | 4+71 | 6+71 | | | |
| ISLETA PUEBLO | KALL INDIAN PUEBLO | | | | | | | | | | | |
| | 01 HR 3 | 1X | 30 | | | 30 | 9+66 | 11+68 | 4+69 | 4+69 | 6+70 | 3+70 |
| | 01 HR 6 | 1X | 55 | | | 55 | 9+66 | 6+69 | 2+70 | 3+70 | 5+71 | 5+71 |
| | 01 HR 3 19 | 1X | 176 | | | | 3+70 | 3+70 | 6+70 | | | |
| [illegible] | KALL INDIAN PUEBLO | | | | | | | | | | | |
| | 01 HR 6 | 1X | 50 | | | 50 | 9+66 | 6+69 | 2+70 | 3+70 | 4+71 | 4+71 |
| [illegible] | [illegible] APACHE | | | | | | | | | | | |
| | 15 HR | 1X | 60 | | | | 4+71 | 6+71 | | | | |
| | 15 HR | 1X | 40 | | | | 6+71 | 6+71 | | | | |
| LAGUNA PUEBLO | KPUEBLO OF LAGUNA | | | | | | | | | | | |
| | 12 HR 3 | 1T | 170 | | | | 1+70 | 5+70 | 10+70 | 11+70 | | |
| | 12 HR 4 | 1X | 205 | | | | 1+70 | 6+71 | | | | |
| LAKE VALLEY | KNAVALO | | | | | | | | | | | |
| | 15 HR 3 | 1X | 10 | | | | 6+71 | 6+71 | | | | |
| [illegible] | KNAVALO | | | | | | | | | | | |
| | 15 HR 5 | 1X | 10 | | | | 6+71 | 6+71 | | | | |
| MESCALERO RESERVATION | KAPACHE TO MESCALE [illegible] | | | | | | | | | | | |
| | 15 A 1 | 2C | 59 | 6 | | 59 | 10+62 | 1+63 | 1+69 | 3+65 | 5+66 | 3+66 |
| MESITA | KPUEBLO OF LAGUNA | | | | | | | | | | | |
| | 12 A 2 | 1C | 15 | | | 15 | 5+62 | 6+62 | 8+69 | 9+66 | 2+67 | 7+67 |
| MESCALERO SPRINGS | KNAVALO | | | | | | | | | | | |
| | 15 HR | 2T | 50 | | | | 6+69 | 4+71 | | | | |
| | 15 | 1T | 30 | | | | 3+69 | | | | | |
| | 15 HR 5 8 | 2X | 20 | | | 20 | 5+63 | 5+63 | 2+68 | 6+68 | 10+69 | 10+69 |
| | 15 HR 3 21 | 1X | 20 | | | | 3+69 | 4+71 | 6+71 | | | |
| NAMBE | KNAMBE PUEBLO | | | | | | | | | | | |
| | 15 HR 1 | 1X | 5 | | | | 9+63 | 1+69 | 6+69 | 9+72 | | |
| | 15 A 2 | 1X | 13 | | | 13 | 9+63 | 1+69 | 6+69 | 4+67 | 9+68 | 9+68 |
| | 16 | 1X | 12 | | | 12 | 9+63 | 1+69 | 6+69 | 7+68 | 7+71 | 7+71 |

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|---|---|---|---|---|---|---|---|---|---|---|---|---|
| NEW MEXICO (CONTINUED) | | | | | | | | | | | | |
| NASCHITTI *NAVAJO | | | | | | | | | | | | |
| | 15 GR 1 17 | 1X | 35 | | | | 3-69 | 3-71 | 6-71 | 6-71 | | |
| NAVAJO *NAVAJO | | | | | | | | | | | | |
| | 15 | 1T | 120 | | | | 6-72 | | | | | |
| | 15 GR 6 | 1T | 100 | | | 100 | 5-65 | 6-65 | 8-66 | 2-67 | 4-68 | 5-68 |
| | 15 JR 2 13 | 1T | 60 | | | | 3-69 | 7-70 | 6-71 | 6-71 | | |
| NEW LAGUNA *PUEBLO OF LAGUNA | | | | | | | | | | | | |
| | 12 X 1 1 | 1C | 10 | 2 | | 10 | 5-62 | 6-62 | 7-62 | 9-66 | 2-67 | 2-67 |
| | 12 X 2 2 | 1C | 15 | 6 | | 15 | 5-62 | 6-62 | 8-69 | 9-66 | 2-67 | 2-67 |
| NORTHERN PUEBLO *NORTHERN PUEBLO | | | | | | | | | | | | |
| | 40 AR | 1X | 100 | | | | 9-71 | 10-71 | | | | |
| OJO ENCINO *NAVAJO | | | | | | | | | | | | |
| | 15 GR 5 | 1X | 10 | | | | 6-71 | 6-71 | | | | |
| PICURIS *NORTHERN PUEBLO | | | | | | | | | | | | |
| | 40 AR | 1X | 25 | | | | 9-71 | 6-71 | | | | |
| PICURIS PUEBLO *ALL INDIAN PUEBLO | | | | | | | | | | | | |
| | 21 SR 5 2X | 1X | 12 | | | | 3-70 | 3-70 | 6-70 | | | |
| POJOAQUE PUEBLO *ALL INDIAN PUEBLO | | | | | | | | | | | | |
| | 21 CR 1 | 1X | 10 | | | 10 | 9-68 | 11-68 | 4-69 | 4-69 | 9-70 | 6-70 |
| | 40 AR | 1X | 15 | | | | 9-71 | 6-71 | | | | |
| PUEBLO PINTADO *NAVAJO | | | | | | | | | | | | |
| | 15 GR 6 | 1X | 15 | | | | 6-71 | 6-71 | | | | |
| RAMAH *NAVAJO | | | | | | | | | | | | |
| | 15 GR 7 | 1X | 20 | | | | 6-71 | 6-71 | | | | |
| | 15 | 1X | 55 | | | | 6-72 | | | | | |
| | 15 2X | 1X | 15 | | | | 3-69 | 9-71 | 12-71 | | | |
| | 15 GR 7 2X | 1X | 10 | | | | 3-69 | 9-71 | 12-71 | | | |
| | 15 2X | 1X | 15 | | | | 3-69 | 9-71 | 12-71 | | | |
| SANDIA PUEBLO | | | | | | | | | | | | |
| | 21 SR 4 | 1X | 20 | | | 20 | 9-68 | 11-68 | 4-69 | 4-69 | 12-69 | 12-69 |
| | 21 JR 10 | 1X | 15 | | | 15 | 9-68 | 8-69 | 2-70 | 4-70 | 12-71 | 7-71 |
| | 21 SR 4 2X | 1X | 20 | | | | 3-70 | 3-70 | 6-70 | 7-72 | | |
| SAN FELIPE PUEBLO *ALL INDIAN PUEBLO | | | | | | | | | | | | |
| | 21 GR 11 | 1X | 35 | | | 10 | 9-68 | 12-69 | 6-70 | 11-70 | 12-71 | 3-73 |
| | 21 SR 9 2X | 1X | 34 | | | | 3-70 | 3-70 | 6-70 | 9-72 | | |

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|---|---|---|---|---|---|---|---|---|---|---|---|---|
| NEW MEXICO (CONTINUED) | | | | | | | | | | | | |
| SAN ILDEFONSO | NORTHERN PUEBLO | | | | | | | | | | | |
| | NO AR | IA | 30 | | | | 4-71 | 6-71 | | | | |
| SAN JUAN PUEBLO | ALL INDIAN PUEBLO | | | | | | | | | | | |
| | 31 AR 5 | IA | 20 | | | 20 | 9-68 | 11-68 | 4-69 | 4-69 | 6-70 | 6-70 |
| | 31 AR 14 | IA | 50 | | | 30 | 9-68 | 12-69 | 6-70 | 11-70 | 9-71 | 3-72 |
| | 31 IA 22 | IA | 30 | | | | 3-70 | 3-70 | 6-70 | | | |
| | 31 SR 11 21 | IA | 48 | | | | 3-70 | 3-70 | 6-70 | 9-72 | | |
| SANTA ANA PUEBLO | ALL INDIAN PUEBLO | | | | | | | | | | | |
| | 31 AR 11 | IA | 25 | | | 25 | 9-68 | 8-69 | 2-70 | 8-70 | 6-71 | 6-71 |
| | 31 SR 7 24 | IA | 20 | | | | 3-70 | 3-70 | 6-70 | 7-72 | | |
| SANTA CLARA PUEBLO | ALL INDIAN PUEBLO | | | | | | | | | | | |
| | 31 AR 4 | IA | 25 | | | 25 | 9-68 | 11-68 | 4-69 | 4-69 | 9-70 | 7-70 |
| | 31 SR 14 | IA | 75 | | | 70 | 9-68 | 12-69 | 6-70 | 11-70 | 2-72 | |
| | 31 SR 8 24 | IA | 55 | | | | 3-70 | 3-70 | 6-70 | 9-72 | | |
| | 31 24 | IA | 2 | | | | 3-70 | 3-70 | 6-70 | 9-72 | | |
| SANTO DOMINGO PUEBLO | ALL INDIAN PUEBLO | | | | | | | | | | | |
| | 31 1 | IA | 100 | | | | 4-70 | 9-71 | | | | |
| | 31 | IA | 200 | | | | 4-70 | | | | | |
| | 31 AR 11 | IA | 50 | | | 50 | 12-69 | 1-70 | 6-70 | 1-71 | 7-71 | 7-71 |
| SHIPROCK | NAVAJO | | | | | | | | | | | |
| | 15 AR 1 1 | IA | 40 | | | 40 | 4-63 | 9-63 | 3-69 | 12-69 | 11-69 | 11-69 |
| | 15 AR 2 2 | IA | 40 | | | 40 | 4-63 | 9-63 | 3-69 | 8-69 | 10-69 | 10-69 |
| | 15 AR 3 10 | IA | 50 | | | 50 | 4-63 | 9-63 | 3-69 | 10-68 | 9-69 | 9-69 |
| | 15 AR 11 | IA | 40 | | | | 5-65 | 7-67 | 6-69 | 8-70 | | |
| | 15 AR 12 | IA | 50 | | | 50 | 5-65 | 7-67 | 8-70 | 8-70 | 6-71 | 6-71 |
| | 15 AR 13 24 | IA | 45 | | | | 3-69 | 4-71 | 12-71 | | | |
| SMITH LAKE | NAVAJO | | | | | | | | | | | |
| | 15 AR 4 24 | IA | 10 | | | | 3-69 | 4-71 | 12-71 | | | |
| TAOS | NORTHERN PUEBLO | | | | | | | | | | | |
| | NO AR | IA | 100 | | | | 4-71 | 10-71 | | | | |
| | NO 4 | IA | 25 | | | | 4-71 | 10-71 | | | | |
| | NO | IA | 35 | | | | 4-71 | | | | | |
| TESUQUE | TESUQUE PUEBLO | | | | | | | | | | | |
| | 31 AR 1 1 | IA | 2 | | | 2 | 9-63 | 1-69 | 6-69 | 8-69 | 7-70 | 7-70 |
| | 31 AR 2 2 | IA | 10 | | | 10 | 9-63 | 1-69 | 6-69 | 8-69 | 6-70 | 9-68 |
| | 31 AR 3 3 | IA | 13 | | | | 9-63 | 1-69 | 6-69 | | | |

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|---|---|---|---|---|---|---|---|---|---|---|---|---|
| NEW MEXICO (CONTINUED) | | | | | | | | | | | | |
| THOREAU *NAVAJO | | | | | | | | | | | | |
| | 15 AR 9 6 | IC | 20 | | | 20 | 9-63 | 5-63 | 3-69 | 8-65 | 1-67 | 1-67 |
| TOADLENA *NAVAJO | | | | | | | | | | | | |
| | 15 AR 8 | IX | 20 | | | | 6-71 | 6-71 | | | | |
| TOMATCHI *NAVAJO | | | | | | | | | | | | |
| | 15 AR 5 5 | IC | 20 | | | 20 | 9-63 | 5-63 | 3-69 | 8-65 | 10-66 | 10-66 |
| | 15 BR 14 16 | IC | 20 | | | | 6-67 | 7-67 | 6-71 | 6-71 | | |
| TORREON *NAVAJO | | | | | | | | | | | | |
| | 15 JR 12 20 | IX | 20 | | | | 6-71 | 6-71 | 6-71 | | | |
| TRIN LAKES *NAVAJO | | | | | | | | | | | | |
| | 15 HR 2 27 | IC | 10 | | | | 6-69 | 9-71 | 6-71 | | | |
| | 15 JR 10 31 | IX | 30 | | | | 6-71 | 6-71 | 6-71 | | | |
| WHITE ROCK *NAVAJO | | | | | | | | | | | | |
| | 15 AR 9 | IX | 10 | | | | 6-71 | 6-71 | | | | |
| ZIA PUEBLO *ALL INDIAN PUEBLO | | | | | | | | | | | | |
| | 31 LR 12 | IX | 25 | | | 25 | 9-68 | 8-69 | 2-70 | 6-70 | 9-71 | 9-71 |
| | 31 SR 12 27 | IX | 15 | | | | 3-70 | 3-70 | 6-70 | 7-72 | | |
| ZUNI PUEBLO *ZUNI | | | | | | | | | | | | |
| | 19 AR | IT | 25 | | | | 9-71 | 5-71 | | | | |
| | 19 GR | IX | 125 | | | | 9-71 | 5-71 | | | | |
| | 19 A 1 1 | IX | 23 | | | 23 | 1-69 | 3-69 | 6-69 | 12-68 | 2-70 | 2-70 |
| | 19 A 2 2 | IX | 12 | | | 12 | 1-69 | 3-69 | 6-69 | 4-67 | 5-68 | 5-68 |
| | 19 BR 3 | IT | 25 | | | 25 | 6-68 | 9-68 | 10-69 | 10-69 | 3-71 | 8-70 |
| | 19 CR 4 | IS | 40 | | | 40 | 6-68 | 9-68 | 7-69 | 7-69 | 3-71 | 2-71 |
| | 19 JR 6 | IT | 20 | | | | 8-67 | 10-69 | 6-70 | 7-70 | | |
| | 19 ER 6 | [illegible] | 160 | | | | 6-68 | 10-69 | 6-70 | 7-70 | | |
| STATE TOTALS PROJECTS | | | | | | | 6 | 23 | 17 | 20 | | |
| UNITS | | | 4605 | 19 | | 1266 | 896 | 1050 | 582 | 691 | | |
| LOCALITIES | | | | | | | 6 | 20 | 17 | 16 | | |

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|---|---|---|---|---|---|---|---|---|---|---|---|---|
| NEW YORK | | | | | | | | | | | | |
| ALLEGANY RESERVATION | *SENECA NATION | | | | | | | | | | | |
| | NO AR 7 2 | IA | 25 | 5 | | 25 | 11-62 | 12-62 | 6-63 | 6/6 | 12-65 | 5-67 |
| BURNING SPRINGS | *SENECA NATION | | | | | | | | | | | |
| | NO A 1 1 | IC | 5 | | | 5 | 11-62 | 12-62 | 6-63 | 9-69 | 12-69 | 12-69 |
| CATTARAUGUS | *SENECA NATION | | | | | | | | | | | |
| | NO BR 5 | IT | 60 | | | | 5-66 | 11-66 | | | | |
| INDIAN HILL | *SENECA NATION | | | | | | | | | | | |
| | NO A 9 1 | IC | 9 | | | 9 | 11-62 | 12-62 | 6-63 | 9-69 | 12-69 | 12-69 |
| IRVING | *SENECA NATION | | | | | | | | | | | |
| | NO A 5 1 | IC | 10 | | | 10 | 11-62 | 12-62 | 6-63 | 9-69 | 12-69 | 12-69 |
| NEWTOWN | *SENECA NATION | | | | | | | | | | | |
| | NO A 6 1 | IC | 5 | | | 5 | 11-62 | 12-62 | 6-63 | 9-69 | 12-69 | 12-69 |
| PINE HOODS | *SENECA NATION | | | | | | | | | | | |
| | NO AR 2 1 | IC | 6 | | | 6 | 11-62 | 12-62 | 6-63 | 9-69 | 12-69 | 12-69 |
| PLANK ROAD | *SENECA NATION | | | | | | | | | | | |
| | NO AR 3 1 | IC | 5 | | | 5 | 11-62 | 12-62 | 6-63 | 9-69 | 12-69 | 12-69 |
| STATE TOTALS PROJECTS | | | | | | 7 | | 1 | | | | |
| UNITS | | | 120 | 5 | | 60 | | 60 | | | | |
| LOCALITIES | | | | | | 8 | | 1 | | | | |

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|---|---|---|---|---|---|---|---|---|---|---|---|---|
| NORTH CAROLINA | | | | | | | | | | | | |
| CHEROKEE | | | | | | | | | | | | |
| | 1 A 1 1 | 1C | 20 | 12 | | 20 | 6-62 | 10-62 | 6-62 | 12-65 | 1-67 | 12-66 |
| | 1 A 2 2 | 1X | 19 | | | 19 | 6-62 | 10-62 | 9-67 | 11-67 | 9-68 | 8-68 |
| | 1 B 2 2 | 1C | 6 | | | 6 | 5-67 | 5-67 | 9-67 | 11-67 | 9-68 | 8-68 |
| | 1 C 3 | 1X | 20 | | | 20 | 8-67 | 7-68 | 6-69 | 6-69 | 2-70 | 12-69 |
| | 1 C 4 | 1X | 20 | | | 20 | 8-67 | 7-68 | 1-70 | 2-70 | 10-70 | 10-70 |
| | 1 D 5 | 1X | 100 | | | 100 | 6-69 | 9-69 | 7-70 | 12-70 | 3-72 | 3-72 |
| | 1 D 6 | 1X | 100 | | | | 6-71 | 6-71 | 6-71 | 9-72 | | |
| PEMBROKE | | | | | | | | | | | | |
| | 1 A 1 | 1C | 70 | 20 | | | | | 7-71 | 9-72 | | |
| STATE TOTALS PROJECTS | | | | | | | | | | 2 | | |
| UNITS | | | 386 | 22 | | 216 | | | | 170 | | |
| LOCALITIES | | | | | | | | | | 2 | | |

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|---|---|---|---|---|---|---|---|---|---|---|---|---|
| NORTH DAKOTA | | | | | | | | | | | | |
| BELCOURT COMMUNITY | *TURTLE MOUNTAIN | | | | | | | | | | | |
| | 6 A 1 | IC | 60 | 10 | | 60 | 9-63 | 11-63 | 6-69 | 10-68 | 4-67 | 8-67 |
| | 6 BR 2 | IC | 40 | 5 | | 40 | 1-69 | 10-69 | 6-68 | 10-68 | 10-67 | 10-67 |
| | 6 BR 4 | IX | 40 | | | 40 | 5-69 | 6-67 | 2-68 | 4-68 | 9-68 | 9-68 |
| | 6 ER 6 | IT | 200 | | | 53 | 5-68 | 7-69 | 12-70 | 1-71 | 12-71 | 1-725 |
| DEVILS LAKE IND RES | *FORT TOTTEN | | | | | | | | | | | |
| | 8 AR 1 | IC | 60 | 12 | | 60 | 5-69 | 10-69 | 7-66 | 6-67 | 11-68 | 9-68 |
| | 8 B 1 2 | IT | 33 | | | 33 | 12-68 | 2-70 | 12-70 | 12-70 | 2-72 | 5-72 |
| | 8 C 1 3 | IS | 40 | | | | 4-71 | 1-72 | 6-72 | | | |
| | 8 C 2 4 | IC | 50 | 21 | | | 4-71 | 1-72 | 6-72 | | | |
| | 8 D 2 5 | IT | 27 | | | 27 | 12-68 | 2-70 | 12-70 | 12-70 | 5-72 | 5-72 |
| DUNSEITH | *TURTLE MOUNTAIN | | | | | | | | | | | |
| | 6 CR 3 | IC | 40 | | | 40 | 1-67 | 9-66 | 4-67 | 6-67 | 3-70 | 12-68 |
| FORT BERTHOLD RESERVATION | *FORT BERTHOLD | | | | | | | | | | | |
| | 5 B | IX | 100 | | | | 3-71 | 11-71 | | | | |
| | 5 BR 1 2 | IS | 20 | | | 20 | 2-63 | 4-63 | 4-67 | 6-67 | 7-68 | 8-68 |
| | 5 BR 2 3 | IT | 30 | | | 30 | 2-69 | 12-69 | 5-68 | 11-68 | 6-69 | 9-69 |
| FORT YATES | *STANDING ROCK | | | | | | | | | | | |
| | 4 A 1 | IC | 40 | 10 | | 40 | 3-62 | 5-62 | 8-62 | 2-69 | 1-65 | 2-65 |
| MANDAREE | *FORT BERTHOLD | | | | | | | | | | | |
| | 5 A 1 1 | IC | 15 | | | 15 | 9-63 | 8-63 | 6-69 | 11-66 | 10-67 | 11-67 |
| NEW TOWN | *FORT BERTHOLD | | | | | | | | | | | |
| | 5 A 2 1 | IC | 10 | | | 10 | 9-63 | 8-63 | 6-69 | 11-66 | 10-67 | 11-67 |
| | 5 CR 4 | IT | 120 | | | 120 | 2-68 | 5-69 | 6-70 | 6-70 | 3-71 | 11-71 |
| PARSHALL | *FORT BERTHOLD | | | | | | | | | | | |
| | 5 A 2 1 | IC | 12 | | | 12 | 9-63 | 8-63 | 6-69 | 11-66 | 10-67 | 11-67 |
| TURTLE MOUNTAIN | *TURTLE MOUNTAIN | | | | | | | | | | | |
| | 6 F 6 | IT | 70 | 70 | | | 3-71 | 5-72 | | | | |
| TWIN BUTTES | *FORT BERTHOLD | | | | | | | | | | | |
| | 5 A 4 1 | IC | 5 | | | 5 | 9-63 | 8-63 | 6-69 | 11-66 | 10-67 | 11-67 |
| WHITE SHIELD | *FORT BERTHOLD | | | | | | | | | | | |
| | 5 A 5 1 | IC | 10 | | | 10 | 9-63 | 8-63 | 6-69 | 11-66 | 10-67 | 11-67 |
| STATE TOTALS PROJECTS | | | | | | 13 | | 2 | 2 | 1 | | |
| UNITS | | | 1030 | 126 | | 633 | | 170 | 90 | 137 | | |
| LOCALITIES | | | | | | 10 | | 2 | 1 | 1 | | |

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|---|---|---|---|---|---|---|---|---|---|---|---|---|
| OKLAHOMA | | | | | | | | | | | | |
| ABSENTEE SHAWNEE | *ABSENTEE SHAWNEE | | | | | | | | | | | |
| | 91 | IX | 50 | | | | 2-70 | | | | | |
| | 91 AR 1 | IX | 25 | | | 25 | 12-68 | 3-69 | 4-70 | 5-70 | 10-71 | 10-71 |
| | 91 AR 1 2 | IX | 50 | | | | 2-70 | 12-70 | 6-71 | 2-72 | | |
| | 91 C 1 3 | IX | 50 | | | | 2-70 | 8-71 | 6-72 | | | |
| | 91 C 2 4 | IX | 50 | | | | 2-70 | 8-71 | 6-72 | | | |
| ADAIR COUNTY | *CHEROKEE NATION | | | | | | | | | | | |
| | 95 FR 3 1 | IX | 58 | | | 58 | 9-68 | 5-68 | 3-69 | 6-70 | 3-71 | 2-70 |
| | 95 AR 11 | IX | 142 | | | 141 | 9-68 | 5-68 | 6-70 | 6-70 | 5-72 | 8-125 |
| | 95 FR 4 13 | IX | 36 | | | 29 | 9-68 | 5-68 | 3-69 | 6-70 | | |
| ANADARKO | *CADDO TRIBE OF INDIANS | | | | | | | | | | | |
| | 77 A 2 1 | IX | 20 | | | 20 | 6-67 | 8-68 | 8-69 | 11-69 | 6-70 | 6-70 |
| | 77 C 2 3 | IX | 65 | | | 65 | 3-69 | 5-69 | 11-69 | 10-70 | 1-71 | 1-71 |
| | 77 D 1 4 | IC | 125 | | | | 5-69 | 6-71 | | | | |
| APACHE TRIBE OF INDIANS | | | | | | | | | | | | |
| | 128 A 1 | IT | 50 | | | | 5-71 | 9-72 | 5-72 | | | |
| ARDMORE | *CHICKASAW NATION | | | | | | | | | | | |
| | 97 A 1 8 | IT | 100 | | | | 11-69 | 9-70 | 6-71 | 5-72 | | |
| | 97 A 2 10 1 | IT | 91 | 91 | | | 11-69 | 9-70 | 6-71 | 12-71 | | |
| | 97 LR 10 2 | IT | 69 | 69 | | | 6-70 | 1-71 | 6-71 | 12-71 | | |
| | 97 D 15 | IX | 75 | | | | 6-70 | 8-71 | | | | |
| ATOKA | | | | | | | | | | | | |
| | 129 A | IC | 13 | | | | 9-70 | 2-71 | | | | |
| | 129 A 16 | IX | 65 | | | | 9-70 | 2-71 | 6-71 | | | |
| BARON AREA | *CHEROKEE NATION | | | | | | | | | | | |
| | 95 DR 4 | IT | 16 | | | 16 | 11-66 | 12-66 | 5-67 | 12-67 | 3-68 | 3-68 |
| BOKUSHE | *CHOCTAW NATION | | | | | | | | | | | |
| | 99 FR 16 | IC | 16 | 6 | | 16 | 1-69 | 3-69 | 6-70 | 6-70 | 3-72 | 2-71 |
| BRIGGS TOWNSHIP | *CHEROKEE NATION | | | | | | | | | | | |
| | 95 AR 3 | IX | 10 | | | 10 | 9-66 | 7-66 | 5-67 | 12-67 | 3-68 | 3-68 |
| BROOKSVILLE | *ABSENTEE SHAWNEE | | | | | | | | | | | |
| | 91 B 2 2 | IX | 10 | | | | 2-70 | 11-71 | 2-72 | 2-72 | | |
| BRYAN*CHOCTAW COUNTIES | *CHOCTAW NATION | | | | | | | | | | | |
| | 99 LR 12 1 | IX | 95 | | | 95 | 11-66 | 8-68 | 8-69 | 5-70 | 4-71 | 4-71 |

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|---|---|---|---|---|---|---|---|---|---|---|---|---|
| OKLAHOMA (CONTINUED) | | | | | | | | | | | | |
| BRYAN COUNTY | *CHOCTAW NATION | | | | | | | | | | | |
| | 89 V 17 | 1X | 150 | | | 90 | 8-70 | 8-71 | 2-72 | 3-72 | | |
| BURTON-HANNA TOWNSHIPS | *CREEK NATION | | | | | | | | | | | |
| | 81 GR 3 | 1X | 16 | | | 16 | 8-66 | 10-66 | 5-67 | N/A | 12-70 | 12-70 |
| CADDO TRIBE OF INDIANS | *CADDO TRIBE OF INDIANS | | | | | | | | | | | |
| | 77 D 2 4 | 1X | 186 | | | | 5-69 | 7-71 | 6-72 | 7-72 | | |
| CANEY | *CHOCTAW NATION | | | | | | | | | | | |
| | 89 KR 11 | 1X | 12 | | | 12 | 2-67 | 8-68 | 4-70 | 6-70 | 3-72 | 12-71 |
| CHECOTAH | *CREEK NATION | | | | | | | | | | | |
| | 81 HR 9 | 1X | 50 | | | | 6-70 | 1-71 | 6-71 | 12-71 | | |
| | 81 J 10 | 1T | 50 | | | 5 | 6-70 | 8-71 | 6-72 | 8-72 | | |
| | 81 K 12 | 1T | 74 | 24 | | | 6-70 | 8-71 | 6-72 | | | |
| CHEROKEE COUNTY | *CHEROKEE NATION | | | | | | | | | | | |
| | 85 GR 3 4 | 1X | 30 | | | 30 | 9-68 | 5-68 | 1-69 | 3-69 | 5-69 | 5-69 |
| CHEROKEE NATION | *CHEROKEE NATION | | | | | | | | | | | |
| | 85 P | 1X | 20 | 10 | | | 9-70 | 6-71 | | | | |
| | 85 Q | 1X | 175 | | | | 2-70 | 3-72 | | | | |
| | 85 IR 1 14 | 1X | 100 | | | 30 | 2-70 | 9-70 | 1-71 | 8-71 | | |
| | 85 IR 2 15 | 1X | 100 | | | 30 | 2-70 | 9-70 | 1-71 | 6-71 | | |
| | 85 HR 16 | 1C | 88 | | | 88 | 7-69 | 11-69 | 9-71 | 6-71 | 7-72 | 7-72 |
| | 85 IR 3 17 | 1X | 150 | | | 150 | 2-70 | 9-70 | 1-71 | 6-71 | 10-72 | 10-72 |
| | 85 IR 9 18 | 1X | 150 | | | 70 | 2-70 | 9-70 | 1-71 | 6-71 | | |
| | 85 X 19 | 1T | 90 | 90 | | | 1-70 | 7-71 | 3-72 | 7-72 | | |
| | 85 X 20 | 1X | 80 | 80 | | | 8-70 | 7-71 | 3-72 | 7-72 | | |
| | 85 X 1 21 | 1X | 72 | | | | 9-70 | 7-71 | 3-72 | 7-72 | | |
| | 85 X 3 22 | 1X | 72 | | | | 9-70 | 7-71 | 3-72 | 7-72 | | |
| | 85 X 9 23 | 1X | 80 | | | | 8-70 | 7-71 | 3-72 | 7-72 | | |
| | 85 X 9 25 | 1X | 22 | | | | 9-70 | 7-71 | 3-72 | | | |
| | 85 X 1 27 | 1C | 100 | | | | 2-70 | 3-72 | | | | |
| | 85 28 | 1X | 75 | | | | 2-70 | 3-72 | | | | |
| CHERRY-TREE | *CHEROKEE NATION | | | | | | | | | | | |
| | 85 FR 9 19 | 1X | 17 | | | 17 | 9-68 | 5-68 | 1-69 | 1-69 | 6-70 | 6-70 |
| CHEYENNE-ARAPAHO TRIBE | | | | | | | | | | | | |
| | 80 | 1T | 500 | | | | 2-70 | | | | | |
| | 80 GR 1 | 1X | 100 | | | 90 | 2-70 | 2-70 | 2-71 | 5-71 | | |
| | 80 R 2 4 | 1T | 50 | | | | 2-70 | 3-70 | | | | |

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| Locality - Local Housing Authority | Reservation or Project Number | Type of Program | Number of Units: Total | Elderly | Rehab | Completed | Progress Dates: Applications Received | Applications Approved | ACC Executed | Construction Started | Initial Occupancy | Date of full availability |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) |
| OKLAHOMA (CONTINUED) | | | | | | | | | | | | |
| CHICKASAW NATION | *CHICKASAW NATION* | | | | | | | | | | | |
| | 37 P 1 | 3X | 150 | | | | 6-70 | 3-72 | | | | |
| | 37 | 3X | 1000 | | | | 2-72 | | | | | |
| | 37 3 1 | 1L | 67 | | | 67 | 7-68 | 8-68 | 8-68 | N/A | 8-68 | 1-70 |
| | 37 3 3 | 3R | 178 | | 178 | 178 | 7-68 | 8-68 | 8-68 | 8-68 | 10-68 | 12-68 |
| | 37 3 3 | 3R | 43 | | 43 | 43 | 7-68 | 8-68 | 8-68 | 6-69 | 8-69 | 11-69 |
| | 37 3 4 | 3N | 9 | | | 9 | 7-68 | 8-68 | 8-68 | 2-69 | 12-69 | 12-69 |
| | 37 3 6 | 3N | 7 | | | 7 | 7-68 | 8-68 | 8-68 | 6-69 | 8-69 | 10-69 |
| | 37 6 7 | 3T | 300 | | | 235 | 9-69 | 11-69 | 5-70 | 5-70 | 3-72 | 12-7235 |
| | 37 0 1 16 | 3X | 75 | | | | 6-70 | 3-71 | 6-72 | 8-72 | | |
| | 37 0 16 | 3X | 25 | | | | 6-70 | 3-71 | 6-72 | | | |
| CHOCTAW COUNTY | *CHOCTAW NATION* | | | | | | | | | | | |
| | 39 HR 15 | 3X | 35 | | | 35 | 2-67 | 8-68 | 8-69 | 12-69 | 2-71 | 2-71 |
| | 39 V 2 16 | 3X | 75 | | | 11 | 5-70 | 8-71 | 2-72 | 3-72 | | |
| CHOCTAW NATION | *CHOCTAW NATION* | | | | | | | | | | | |
| | 39 | 3S | 50 | | | | 2-70 | | | | | |
| | 39 | 3X | 195 | | | | 3-72 | 3-74 | | | | |
| | 39 UR 9E 12 | 3X | 90 | | | 90 | 9-69 | 5-69 | 5-70 | 5-70 | 6-71 | 6-71 |
| | 39 BR 15 | 3X | 45 | | | 15 | 9-70 | 12-70 | 6-71 | 8-71 | | |
| CLINTON | | | | | | | | | | | | |
| | 100 | 3T | 300 | | | | 10-72 | | | | | |
| COMANCHE TRIBE OF INDIANS | *COMANCHE TRIBE OF INDIANS* | | | | | | | | | | | |
| | 100 C | 3X | 50 | | | | 1-71 | 5-72 | | | | |
| | 100 | 3X | 60 | | | | 10-70 | | | | | |
| | 100 AR 2 1 | 3X | 100 | | | 90 | 2-70 | 6-70 | 8-70 | 9-70 | 10-71 | |
| | 100 AR 1 2 | 3X | 100 | | | 10 | 2-70 | 6-70 | 8-70 | 9-70 | | |
| CREEK NATION | *CREEK NATION* | | | | | | | | | | | |
| | 81 L | 3X | 100 | | | | 9-72 | 9-72 | | | | |
| | 81 | 3X | 1326 | | | | 6-70 | | | | | |
| | 81 OR 2 4 | 3X | 100 | | | 66 | 10-67 | 1-69 | 6-69 | 3-70 | 6-71 | 9-719 |
| | 81 OR 1 5 | 3X | 90 | | | 90 | 10-67 | 1-69 | 5-70 | 8-70 | 12-70 | 9-72 |
| | 81 J 11 | 3X | 60 | | | | 6-70 | 8-71 | 6-72 | 8-72 | | |

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|---|---|---|---|---|---|---|---|---|---|---|---|---|
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) |
| OKLAHOMA (CONTINUED) | | | | | | | | | | | | |
| CUSHING *SAC AND FOX TRIBE | | | | | | | | | | | | |
| | 70 A 3 1 1 | 1C | 6 | | | 6 | 9-68 | 11-68 | 12-69 | 12-69 | 6-71 | 7-70 |
| | 70 A 9 1 2 | 1C | 9 | | | 9 | 9-68 | 11-68 | 12-69 | 3-70 | 6-71 | 7-70 |
| DAVIS *CHICKASAW NATION | | | | | | | | | | | | |
| | 67 P 4 | 1T | 90 | 14 | | 90 | 8-69 | 10-69 | 12-70 | 12-70 | 2-72 | 2-72 |
| DELAWARE COUNTY *CHEROKEE NATION | | | | | | | | | | | | |
| | 65 FR 2 4 | 1X | 21 | | | 21 | 9-68 | 5-68 | 3-69 | 10-69 | 7-70 | 9-70 |
| EUFAULA TOWNSHIP *CREEK NATION | | | | | | | | | | | | |
| | 61 AR 1 | 1C | 20 | | | 20 | 8-66 | 8-66 | 5-67 | 7-68 | 4-69 | 3-69 |
| | 61 ER 4 | 1T | 30 | 14 | | 30 | 6-69 | 7-69 | 9-71 | 9-71 | 9-71 | 9-71 |
| | 61 HR 7 | 1T | 30 | 14 | | 30 | 6-70 | 1-71 | 6-71 | 5-72 | 3-72 | 12-70 |
| GRACEMONT *CADDO TRIBE OF INDIANS | | | | | | | | | | | | |
| | 77 A 1 2 | 1T | 20 | | | | 6-67 | 6-68 | 6-71 | 1-72 | | |
| HASKELL COUNTY *CHOCTAW NATION | | | | | | | | | | | | |
| | 79 GR 7 2 | 1X | 96 | | | 96 | 2-67 | 6-68 | 6-69 | 2-71 | 3-72 | 3-72 |
| | 79 GR 9 7 | 1X | 90 | | | | 9-69 | 5-69 | 1-71 | 2-71 | | |
| HEALDTON *CHICKASAW NATION | | | | | | | | | | | | |
| | 67 K 14 | 1T | 30 | 14 | | 30 | 12-69 | 9-70 | 6-71 | 12-71 | | 10-70 |
| HAT *CHEROKEE NATION | | | | | | | | | | | | |
| | 65 ER 4 | 1C | 90 | 24 | | 90 | 1-67 | 8-68 | 11-69 | 9-70 | 3-71 | 7-71 |
| JOHNSTON COUNTY *CHICKASAW NATION | | | | | | | | | | | | |
| | 67 HR 12 | 1X | 61 | | | 61 | 6-71 | 1-71 | 6-71 | 2-72 | 9-72 | |
| KIOWA TRIBE OF INDIANS | | | | | | | | | | | | |
| | 78 AR 1 | 1X | 450 | | | 186 | 10-69 | 12-69 | 6-70 | 9-70 | | |
| | 78 2 | 1X | 100 | | | | 6-72 | 6-72 | 7-72 | | | |
| LAWTON *COMANCHE TRIBE OF INDIANS | | | | | | | | | | | | |
| | 100 | 1X | 50 | | | | 9-72 | | | | | |
| LOCUST GROVE *CHEROKEE NATION | | | | | | | | | | | | |
| | 65 | 1T | 70 | | | | 1-70 | | | | | |
| | 65 L 24 | 1T | 30 | | | | 1-70 | 8-71 | 6-72 | | | |
| LYONS *CHEROKEE NATION | | | | | | | | | | | | |
| | 65 FR 5 12 | 1X | 6 | | | 6 | 9-68 | 5-68 | 1-69 | 3-69 | 6-70 | 6-70 |
| MCCURTAIN COUNTY *CHOCTAW NATION | | | | | | | | | | | | |
| | 79 DR 4 | 1X | 30 | | | 30 | 11-66 | 9-67 | 2-69 | 12-69 | 3-72 | 5-70 |
| | 79 ER 5 | 1X | 96 | | | 96 | 11-66 | 9-67 | 2-69 | 12-69 | 4-71 | 4-71 |
| | 79 A 1 18 | 1X | 78 | | | 48 | 8-70 | 8-71 | 2-72 | 5-72 | | |

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| Locality - Local Housing Authority (1) | Reservation or Project Number (2) | Type of Program (3) | Number of Units: Total (4) | Elderly (5) | Rehab. (6) | Completed (7) | Progress Dates: Applications Received (8) | Applications Approved (9) | ACC Executed (10) | Construction Started (11) | Initial Occupancy (12) | Date of full availability (13) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| OKLAHOMA (CONTINUED) | | | | | | | | | | | | |
| MARLETTA | CHICKASAW NATION | | | | | | | | | | | |
| | 37 LR 2 1 | 1T | 40 | 26 | | 40 | 6-70 | 1-71 | 6-71 | 8-72 | 8-72 | 8-72 |
| MARLOW | CHICKASAW NATION | | | | | | | | | | | |
| | 37 E A | 1T | 60 | 30 | | 60 | 8-69 | 10-69 | 12-70 | 12-70 | 12-71 | 12-71 |
| MATES COUNTY | CHEROKEE NATION | | | | | | | | | | | |
| | 35 GR 2 4 | 1X | 26 | | | 26 | 4-68 | 5-68 | 3-69 | 4-70 | 3-71 | 10-70 |
| | 35 GR 2 8 2 | 1X | 4 | | | 4 | 4-68 | 5-68 | 2-69 | 5-70 | 3-71 | 10-70 |
| MORRISON | OTOE-MISSOURI TRIBE | | | | | | | | | | | |
| | 134 | 1T | 25 | | | | 11-72 | | | | | |
| MOUNTAIN TOWNSHIP | CHOCTAW NATION | | | | | | | | | | | |
| | 39 AR | 1X | 15 | | | | 2-67 | 8-68 | | | | |
| | 39 AR 1 | 1X | 30 | | | 30 | 8-68 | 9-68 | 5-67 | 1-68 | 10-68 | 10-68 |
| MYRICK-THOMAS AREA | CHICKASAW NATION | | | | | | | | | | | |
| | 37 AR 1 | 1X | 14 | | | 14 | 6-66 | 8-66 | 5-67 | 6-68 | 9-68 | 5-69 |
| NOWATA COUNTY | CHEROKEE NATION | | | | | | | | | | | |
| | 36 | 1X | 100 | 40 | | | 3-71 | | | | | |
| OKEMAH | CREEK NATION | | | | | | | | | | | |
| | 31 GR 4 | 1T | 74 | 24 | | | 6-70 | 1-71 | 6-71 | 5-72 | | |
| OKMULGEE | | | | | | | | | | | | |
| | 31 GR | 1T | 154 | | | | 6-70 | 1-71 | | | | |
| OSAGE TRIBE OF INDIANS | OSAGE TRIBE OF INDIANS | | | | | | | | | | | |
| | 107 A | 1X | 100 | | | 55 | 1-71 | 4-71 | 6-71 | 12-71 | | |
| OTOE-MISSOURI | OTOE-MISSOURI TRIBE | | | | | | | | | | | |
| | 134 B | 1X | 50 | | | | 3-70 | 3-72 | | | | |
| PAULS VALLEY | CHICKASAW NATION | | | | | | | | | | | |
| | 37 J 4 | 1T | 80 | 40 | | | 12-69 | 4-70 | 6-71 | | | |
| PAWNEE TRIBE OF OKLAHOMA | | | | | | | | | | | | |
| | 34 AR 1 | 1X | 20 | 14 | | 6 | 6-66 | 10-66 | 5-71 | 6-71 | | |
| | 34 B 2 | 1X | 50 | | | | 8-71 | 5-72 | | | | |
| PENAS AREA | CHEROKEE NATION | | | | | | | | | | | |
| | 35 GR 4 7 | 1X | 30 | | | 30 | 4-68 | 5-68 | 1-69 | 7-69 | 9-69 | 9-69 |
| PITTSBURG COUNTY | CHOCTAW NATION | | | | | | | | | | | |
| | 39 AR 4 2 | 1X | 30 | | | 30 | 12-66 | 8-68 | 2-69 | 5-70 | 3-72 | 3-72 |
| | 39 AR 2 4 1 | 1X | 135 | | | 135 | 4-69 | 5-69 | 5-70 | 5-70 | 3-72 | 3-72 |

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| Locality - Local Housing Authority (1) | Reservation or Project Number (2) | Type of Program (3) | Number of Units: Total (4) | Elderly (5) | Rehab. (6) | Completed (7) | Progress Dates: Applications Received (8) | Applications Approved (9) | ACC Executed (10) | Construction Started (11) | Initial Occupancy (12) | Date of full availability (13) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| OKLAHOMA (CONTINUED) | | | | | | | | | | | | |
| PONTOTOC COUNTY | *CHICKASAW NATION | | | | | | | | | | | |
| | M7 D 1 * 1 | IC | 92 | 6 | | 92 | 12-67 | 11-68 | 11-70 | 11-70 | 10-71 | 10-71 |
| | M7 D 2 * 2 | IC | 29 | | | 29 | 12-67 | 1-69 | 11-70 | 11-70 | 10-71 | 10-71 |
| PONTOTOC-JOHNSTON CO | *CHICKASAW NATION | | | | | | | | | | | |
| | M7 C 1 * 1 | IS | 52 | | | 52 | 10-67 | 11-68 | 8-69 | 10-69 | 11-71 | 4-72 |
| | M7 C 4 * 2 | IS | 93 | | | 8 | 10-67 | 11-68 | 4-70 | 5-70 | | |
| PRYOR AREA | *CHEROKEE NATION | | | | | | | | | | | |
| | M5 CR 1 | IA | 25 | | 25 | 25 | 6-66 | 9-66 | 3-67 | 1-68 | 7-68 | 6-68 |
| PUSHMATAHA COUNTY | *CHOCTAW NATION | | | | | | | | | | | |
| | M9 NR 4 | IA | 39 | | | 39 | 9-70 | 12-70 | 6-71 | 9-71 | | |
| QUINTON | *CHOCTAW NATION | | | | | | | | | | | |
| | M9 NR 14 | IT | 24 | | | 24 | 5-67 | 8-68 | 6-70 | 6-70 | 3-72 | 2-71 |
| RED OAK | *CHOCTAW NATION | | | | | | | | | | | |
| | M9 IR 8 | IT | 19 | | | 19 | 7-67 | 8-68 | 6-70 | 6-70 | 2-71 | 2-71 |
| RUSH SPRINGS | *CHICKASAW NATION | | | | | | | | | | | |
| | M7 I 14 | IT | 22 | 12 | | 22 | 12-69 | 9-70 | 6-71 | 12-71 | [illegible] | [illegible] |
| SAC AND FOX TRIBAL | *SAC AND FOX TRIBAL | | | | | | | | | | | |
| | P0 CR 4 2 | IA | 20 | | | | 8-69 | 12-70 | 6-71 | | | |
| | P0 NR 1 3 | IA | 60 | | | 30 | 8-69 | 12-69 | 7-70 | 8-70 | | |
| | P0 CR 3 4 | IA | 50 | | | | 8-69 | 12-70 | 6-71 | | | |
| | P0 5 | IA | 50 | | | | 6-72 | 6-72 | 6-72 | | | |
| | P0 6 | IA | 50 | | | | 6-72 | 6-72 | 6-72 | | | |
| SAPULPA | *CREEK NATION | | | | | | | | | | | |
| | S1 | IT | 400 | 290 | | | 12-69 | | | | | |
| SEMINOLE NATION | | | | | | | | | | | | |
| | P3 D | IA | 50 | | | | 10-70 | 3-72 | | | | |
| | P3 1 1 | IL | 13 | | | 13 | 3-69 | 5-69 | 6-69 | N/A | 9-69 | 1-71 |
| | P3 1 1 | IL | 4 | | | 4 | 3-69 | 5-69 | 6-69 | N/A | 9-69 | 1-71 |
| | P3 1 1 | IL | 2 | | | 2 | 3-69 | 5-69 | 6-69 | N/A | 9-69 | 1-71 |
| | P3 1 1 | IL | 4 | | | 4 | 3-69 | 5-69 | 6-69 | N/A | 9-69 | 1-71 |
| | P3 1 1 | IL | 5 | | | 5 | 3-69 | 5-69 | 6-69 | N/A | 9-69 | 1-71 |
| | P3 1 1 | IL | 6 | | | 6 | 3-69 | 5-69 | 6-69 | N/A | 9-69 | 1-71 |
| | P3 1 1 | IL | 2 | | | 2 | 3-69 | 5-69 | 6-69 | N/A | 9-69 | 1-71 |
| | P3 1 1 | IL | 2 | | | 2 | 3-69 | 5-69 | 6-69 | N/A | 9-69 | 1-71 |
| | P3 1 1 | IL | 2 | | | 2 | 3-69 | 5-69 | 6-69 | N/A | 9-69 | 1-71 |
| | P3 1 1 | IL | 5 | | | 5 | 3-69 | 5-69 | 6-69 | N/A | 9-69 | 1-71 |

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| Locality - Local Housing Authority | Reservation or Project Number | Type of Program | Number of Units | | | | Progress Dates | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Total | Elderly | Rehab | Completed | Applications Received | Applications Approved | ACC Executed | Construction Started | Initial Occupancy | Date of full availability |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) |
| OKLAHOMA (CONTINUED) | | | | | | | | | | | | |
| SEMINOLE NATION | | | | | | | | | | | | |
| | 3 1 1 | IL | 10 | | | 10 | 2-69 | 5-69 | 6-69 | n/a | 9-69 | 1-71 |
| | 3 1 1 | IL | 10 | | | 10 | 2-69 | 5-69 | 6-69 | n/a | 9-69 | 1-71 |
| | 3 1 1 | IL | 33 | | | 33 | 2-69 | 5-69 | 6-69 | n/a | 9-69 | 1-71 |
| | 3 1 1 | IL | 12 | | | 12 | 3-69 | 5-69 | 6-69 | n/a | 9-69 | 1-71 |
| | 3 1 2 | IR | 13 | | 13 | 13 | 3-69 | 5-69 | 6-69 | 7-69 | 9-69 | 1-70 |
| | 3 1 3 | IR | 4 | | 4 | 4 | 3-69 | 5-69 | 6-69 | 1-70 | 1-70 | 1-70 |
| | 3 1 4 | IR | 2 | | 2 | 2 | 3-69 | 5-69 | 6-69 | 2-70 | 2-70 | 2-70 |
| | 3 1 5 | IR | 4 | | 4 | 4 | 3-69 | 5-69 | 6-69 | 3-70 | 3-70 | 3-70 |
| | 3 1 6 | IR | 5 | | 5 | 5 | 3-69 | 5-69 | 6-69 | 4-70 | 4-70 | 4-70 |
| | 3 1 8 | IR | 6 | | 6 | 6 | 3-69 | 5-69 | 6-69 | 6-70 | 7-70 | 7-70 |
| | 3 1 9 | IR | 2 | | 2 | 2 | 3-69 | 5-69 | 6-69 | 9-70 | 10-70 | 10-70 |
| | 3 1 10 | IR | 2 | | 2 | 2 | 3-69 | 5-69 | 6-69 | 10-70 | 10-70 | 10-70 |
| | 3 1 11 | IR | 2 | | 2 | 2 | 3-69 | 5-69 | 6-69 | 11-70 | 1-71 | 1-71 |
| | 3 1 12 | IR | 5 | | 5 | | 3-69 | 5-69 | 6-69 | 1-71 | | |
| | 3 1 25 | IR | 10 | | 10 | 10 | 3-69 | 5-69 | 6-69 | 5-70 | 5-70 | 5-70 |
| | 3 1 26 | IR | 10 | | 10 | | 3-69 | 5-69 | 6-69 | 5-70 | | |
| | 3 1 50 | IR | 33 | | 33 | | 3-69 | 5-69 | 6-69 | | | |
| | 3 AR 2 | IS | 100 | | | 100 | 8-68 | 5-69 | 7-69 | 10-69 | 2-72 | 2-73 |
| | 3 BR 3 | IS | 150 | | | 150 | 9-69 | 11-69 | 5-70 | 6-70 | 2-72 | 2-72 |
| SHAWNEE | *BAND FOR TRIBAL | | | | | | | | | | | |
| | 0 D | IS | 100 | | | | 6-72 | 6-72 | | | | |
| | 0 | IS | 90 | | | | 9-68 | | | | | |
| | 0 A 2 1 4 | IS | 7 | | | 7 | 9-68 | 11-68 | 12-69 | 12-69 | 12-70 | 12-70 |
| | 0 A 2 1 5 | IS | 3 | | | 3 | 9-68 | 11-68 | 12-69 | 9-70 | 12-70 | 12-70 |
| | 0 A 2 1 | IS | 9 | | | | 9-68 | 11-68 | 12-69 | | | |
| | 0 A 3 1 | IS | 7 | | | | 9-68 | 11-68 | 12-69 | | | |
| STRINGTOWN | *CHOCTAW NATION | | | | | | | | | | | |
| | 9 CR 1 1 | IS | 11 | | | 11 | 10-68 | 2-69 | 7-69 | 7-69 | 11-70 | 11-69 |
| TAHLEQUAH AREA | *CHEROKEE NATION | | | | | | | | | | | |
| | 5 L | IT | 30 | 14 | | | 8-70 | 8-71 | | | | |
| | 5 P | IA | 175 | | | | 8-70 | 3-72 | | | | |
| | 5 | IS | 270 | | | | 11-72 | | | | | |
| | 5 BR 2 | IC | 16 | | | 16 | 9-68 | 7-68 | 5-67 | 11-68 | 8-69 | 8-69 |

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| Locality - Local Housing Authority (1) | Reservation or Project Number (2) | Type of Program (3) | Number of Units: Total (4) | Elderly (5) | Rehab (6) | Completed (7) | Progress Dates: Applications Received (8) | Applications Approved (9) | ACC Executed (10) | Construction Started (11) | Initial Occupancy (12) | Date of full availability (13) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| OKLAHOMA (CONTINUED) | | | | | | | | | | | | |
| TALIMINA TOWNSHIP *CHOCTAW NATION | | | | | | | | | | | | |
| | 49 6 | 1C | 30 | 30 | | | 10-70 | 3-72 | | | | |
| | 49 BR 2 | 1C | 30 | 4 | | 30 | 8-66 | 6-60 | 5-67 | 7-68 | 12-69 | 12-69 |
| TI *CHOCTAW NATION | | | | | | | | | | | | |
| | 49 CR 4 3 | 1X | 2 | | | 2 | 10-66 | 2-67 | 6-69 | 7-69 | 11-69 | 11-69 |
| TISHOMINGO *CHICKASAW NATION | | | | | | | | | | | | |
| | 47 BR 2 | 1T | 24 | 6 | | 24 | 9-66 | 3-67 | 3-69 | 12-69 | 12-70 | 11-70 |
| TISHOMINGO TOWN | | | | | | | | | | | | |
| | 66 AR 1 | 1C | 36 | 24 | | 36 | 12-66 | 5-67 | 6-71 | 6-71 | 6-72 | 4-72 |
| TUSKAHOMA *CHOCTAW NATION | | | | | | | | | | | | |
| | 49 CR 2 3 1 | 1X | 4 | | | 4 | 10-66 | 2-67 | 7-68 | 7-69 | 11-69 | 11-69 |
| | 49 CR 3 3 2 | 1X | 7 | | | 7 | 10-66 | 2-67 | 6-69 | 6-69 | 11-69 | 11-69 |
| WESTVILLE *CHEROKEE NATION | | | | | | | | | | | | |
| | 45 6 2A | 1T | 20 | | | | 8-71 | 3-72 | 6-72 | | | |
| WEWOKA | | | | | | | | | | | | |
| | 46 0 | 1X | 50 | | | | 10-70 | 3-72 | | | | |
| WHITE EAGLE *PONCA TRIBE | | | | | | | | | | | | |
| | 54 6 | 1X | 50 | 30 | | | 2-72 | 3-72 | | | | |
| | 54 AR 1 | 1X | 20 | | | 20 | 5-66 | 9-66 | 8-67 | 6-68 | 9-71 | 2-70 |
| | 54 BR 2 | 1C | 10 | | | 10 | 5-66 | 9-66 | 1-71 | 1-71 | 9-71 | 9-71 |
| | 54 CR 2 3 | 1X | 70 | | | 66 | 8-68 | 2-69 | 12-69 | 5-70 | 9-71 | 8-72S |
| | 54 0 4 | 1X | 100 | | | | 1-71 | 7-71 | 6-72 | 7-72 | | |
| WRIGHT CITY *CHOCTAW NATION | | | | | | | | | | | | |
| | 49 UR 1n | 1T | 20 | | | 20 | 12-66 | 8-68 | 9-70 | 11-70 | 3-72 | 8-71 |
| YEAGER TOWNSHIP *CREEK NATION | | | | | | | | | | | | |
| | 51 CR 3 | 1S | 12 | | | 12 | 7-66 | 12-66 | 5-67 | 8-68 | 10-68 | 10-68 |
| STATE TOTALS PROJECTS | | | | | | 54 | 14 | 23 | 15 | 40 | | |
| UNITS | | | 13193 | 659 | 349 | 3878 | 4281 | 1632 | 780 | 2822 | | |
| LOCALITIES | | | | | | 57 | 14 | 22 | 12 | 31 | | |

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| Locality - Local Housing Authority | Reservation or Project Number | Type of Program | Number of Units: Total | Elderly | Rehab | Completed | Progress Dates: Applications Received | Applications Approved | ACC Executed | Construction Started | Initial Occupancy | Date of full availability |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) |
| OREGON | | | | | | | | | | | | |
| UMATILLA INDIAN RESV. | UMATILLA RESERVATION | | | | | | | | | | | |
| | 12 0 2 | ST | 20 | 6 | | | 7-71 | 1-72 | | | | |
| | 12 AR 1 | IS | 19 | | | 19 | 5-67 | 5-68 | 7-68 | 8-68 | 8-71 | 5-71 |
| | 12 0 2 | ST | 50 | 19 | | | 7-71 | 1-72 | 9-72 | | | |
| PARK SPRINGS RESERVATION | | | | | | | | | | | | |
| | 13 AR 1 1 | ST | 50 | | | | 8-69 | 9-69 | 11-71 | 12-71 | | |
| STATE TOTALS PROJECTS | | | | | | 1 | | 1 | 1 | 1 | | |
| UNITS | | | 139 | 20 | | 19 | | 20 | 50 | 50 | | |
| LOCALITIES | | | | | | 1 | | 1 | 1 | 1 | | |

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| Locality - Local Housing Authority (1) | Reservation or Project Number (2) | Type of Program (3) | Number of Units: Total (4) | Elderly (5) | Rehab (6) | Completed (7) | Progress Dates: Applications Received (8) | Applications Approved (9) | ACC Executed (10) | Construction Started (11) | Initial Occupancy (12) | Date of full availability (13) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| SOUTH DAKOTA | | | | | | | | | | | | |
| CHEYENNE RIVER | *CHEYENNE RIVER | | | | | | | | | | | |
| | 5 BR P | 1C | 30 | | | 30 | 9-66 | 5-66 | 9-67 | 9-67 | 8-68 | 8-68 |
| DUPREE | *CHEYENNE RIVER | | | | | | | | | | | |
| | 5 BR P | 1C | 20 | | | 20 | 9-66 | 5-66 | 9-67 | 9-67 | 8-68 | 8-68 |
| EAGLE BUTTE | *CHEYENNE RIVER | | | | | | | | | | | |
| | 5 AR 1 | 1C | 54 | 14 | | 54 | 9-63 | 12-63 | 6-65 | 1-65 | 12-65 | 2-66 |
| | 5 CR 3 | 1X | 40 | | | 40 | 3-67 | 6-67 | 6-67 | 9-67 | 7-68 | 12-68 |
| | 5 D 1 M | 1T | 106 | 26 | | | 9-70 | 9-71 | 6-71 | 9-71 | | |
| | 5 E 1 A | 1C | 129 | 26 | | | 6-71 | 3-72 | 6-72 | | | |
| | 5 E 2 A | 1X | 50 | | | | 6-71 | 3-72 | 6-72 | | | |
| | 5 D 2 T | 1T | 54 | | | | 9-70 | 9-71 | 6-71 | 9-71 | | |
| FORT THOMPSON | *CROW CREEK | | | | | | | | | | | |
| | 9 AR 1 | 1C | 50 | 10 | | 50 | 3-63 | 6-63 | 9-64 | 9-65 | 3-67 | 9-66 |
| | 9 BR 2 | 1C | 20 | | | 20 | 3-67 | 6-67 | 8-67 | 8-67 | 9-68 | 1-70 |
| | 9 CR 3 | 1X | 20 | | 20 | 20 | 5-67 | 3-68 | 9-68 | 5-68 | 8-69 | 7-69 |
| | 9 DR 1 M | 1T | 31 | | | 31 | 5-68 | 10-69 | 6-71 | 6-71 | 6-72 | 7-72 |
| | 9 DR 2 M | 1X | 33 | | | 33 | 5-68 | 10-69 | 6-71 | 6-71 | 6-72 | 5-73 |
| | 9 E 1 M | 1C | 40 | | | | 6-71 | 11-71 | 6-72 | 9-72 | | |
| | 9 E 2 T | 1S | 30 | | | | 2-71 | 11-71 | 6-72 | 9-72 | | |
| KYLE | *OGLALA SIOUX | | | | | | | | | | | |
| | 1 A 3 | 1C | 15 | 2 | | 15 | 8-61 | 9-61 | 2-63 | 8-63 | 8-64 | 6-66 |
| LOWER BRULE RESERVATION | *LOWER BRULE | | | | | | | | | | | |
| | 3 AR 1 | 1C | 30 | 12 | | 30 | 12-62 | 1-63 | 6-63 | 9-65 | 2-66 | 2-66 |
| | 3 BR 2 | 1X | 20 | | | 20 | 9-67 | 7-67 | 8-67 | 8-67 | 10-68 | 11-68 |
| | 3 CR 3 | 1X | 40 | | | 40 | 5-68 | 12-68 | 12-69 | 12-69 | 10-70 | 12-70 |
| | 3 D 1 M | 1X | 20 | | | | 2-71 | 11-71 | 6-72 | 7-72 | | |
| | 3 D 2 S | 1T | 10 | | | | 2-71 | 11-71 | 6-72 | 7-72 | | |
| MCLAUGHLIN | *STANDING ROCK NA | | | | | | | | | | | |
| | 9 A 1 | 1C | 60 | 10 | | 60 | 3-62 | 5-62 | 8-62 | 2-64 | 1-65 | 1-65 |
| MANDERSON | *OGLALA SIOUX | | | | | | | | | | | |
| | 1 B 3 1 | 1C | 9 | 2 | | 9 | 5-63 | 8-63 | 2-63 | 8-63 | 7-64 | 6-64 |
| MISSION AREA | *ROSEBUD | | | | | | | | | | | |
| | 2 A 1 1 | 1C | 26 | 4 | | 26 | 8-62 | 10-62 | 6-63 | 6-65 | 6-66 | 5-66 |

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|---|---|---|---|---|---|---|---|---|---|---|---|---|
| SOUTH DAKOTA (CONTINUED) | | | | | | | | | | | | |
| PINE RIDGE *OGLALA SIOUX | | | | | | | | | | | | |
| | 1 A 1 1 | IC | 51 | | | 51 | 8-61 | 9-61 | 6-62 | 5-62 | 1-63 | 9-63 |
| | 1 A 2 2 | IC | 23 | 23 | | 23 | 8-61 | 9-61 | 6-62 | 8-63 | 7-69 | 6-69 |
| | 1 A 3 3 | IC | 40 | | | 40 | 8-61 | 9-61 | 2-63 | 8-63 | 8-69 | 6-66 |
| PINE RIDGE RESERVATION *OGLALA SIOUX | | | | | | | | | | | | |
| | 1 B 2 4 | IT | 50 | | | 50 | 5-63 | 8-63 | 6-66 | 8-69 | 6-71 | 6-71 |
| | 1 DR 6 | IT | 951 | | | 96 | 7-68 | 3-70 | 4-71 | 4-71 | 12-71 | 4-725 |
| | 1 E 1 A | IC | 99 | | | | 10-68 | 11-71 | | | | |
| | 1 E 4 7 | IS | 50 | | | | 10-68 | 11-71 | | | | |
| ROSEBUD *ROSEBUD | | | | | | | | | | | | |
| | 2 A 4 1 | IC | 38 | 8 | | 38 | 8-62 | 10-62 | 6-63 | 6-65 | 6-66 | 6-66 |
| ROSEBUD SIOUX RESERVATION *ROSEBUD | | | | | | | | | | | | |
| | 2 BR 5 | IS | 50 | | | 50 | 3-65 | 7-65 | 11-66 | 11-66 | 3-68 | 10-69 |
| | 2 CR 6 | IT | 400 | | | 400 | 12-67 | 2-68 | 3-68 | 4-68 | 9-68 | 2-69 |
| ST FRANCIS AREA *ROSEBUD | | | | | | | | | | | | |
| | 2 A 3 2 | IC | 19 | 4 | | 19 | 8-62 | 10-62 | 6-63 | 6-65 | 3-66 | 3-66 |
| SISSETON*WAHPETON RESV | | | | | | | | | | | | |
| | 15 AR 1 | IT | 100 | | | 100 | 9-67 | 7-69 | 6-70 | 6-70 | 2-71 | 6-71 |
| | 15 B 2 | IT | 80 | 10 | | 80 | 1-71 | 4-71 | 6-71 | 6-71 | 9-72 | 7-72 |
| | 15 C 3 | IT | 60 | 10 | | 39 | 7-71 | 3-72 | 6-72 | 6-72 | 11-72 | |
| STANDING ROCK IND RESV *STANDING ROCK NA | | | | | | | | | | | | |
| | 6 E 1 | IT | 70 | | | | 12-71 | 3-72 | | | | |
| | 6 E 2 | IX | 30 | | | | 12-71 | 3-72 | | | | |
| | 6 BR 2 | IT | 120 | | | 120 | 8-67 | 10-68 | 4-70 | 5-70 | 3-71 | 12-71 |
| | 6 D 1 3 | IT | 101 | | | 35 | 1-70 | 4-71 | 6-71 | 8-71 | 7-72 | |
| | 6 D 2 4 | IT | 29 | | | | 1-70 | 4-71 | 6-71 | 8-71 | | |
| WAGNER *YANKTON SIOUX TRIBAL | | | | | | | | | | | | |
| | 12 A 1 | IT | 120 | | | 120 | 4-68 | 12-68 | 6-70 | 6-70 | 5-71 | 11-71 |
| WHITE RIVER *ROSEBUD | | | | | | | | | | | | |
| | 2 A 5 4 | IC | 19 | 4 | | 19 | 5-62 | 10-62 | 6-63 | 6-65 | 3-66 | 2-66 |
| WOUNDED KNEE *OGLALA SIOUX | | | | | | | | | | | | |
| | 1 A 4 3 | IC | 12 | 2 | | 12 | 8-62 | 10-62 | 2-63 | 8-63 | 8-69 | 6-66 |
| YANKTON SIOUX IR *YANKTON SIOUX TRIBAL | | | | | | | | | | | | |
| | 12 | IT | 55 | | | | 11-72 | | | | | |

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|---|---|---|---|---|---|---|---|---|---|---|---|---|
| SOUTH DAKOTA (CONTINUED) | | | | | | | | | | | | |
| STATE TOTALS PROJECTS | | | | | | 27 | 1 | 2 | 2 | 10 | | |
| UNITS | | | 3074 | 197 | 20 | 1780 | 46 | 299 | 179 | 811 | | |
| LOCALITIES | | | | | | 19 | 1 | 2 | 1 | 5 | | |

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| Locality - Local Housing Authority | Reservation or Project Number | Type of Program | Number of Units: Total | Number of Units: Elderly | Number of Units: Rehab | Number of Units: Completed | Progress Dates: Applications Received | Progress Dates: Applications Approved | Progress Dates: ACC Executed | Progress Dates: Construction Started | Progress Dates: Initial Occupancy | Progress Dates: Date of full availability |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) |
| TEXAS | | | | | | | | | | | | |
| ALABAMA | | | | | | | | | | | | |
| | 338 0 | 1X | 72 | | | | 12-71 | 9-72 | | | | |
| | 338 X 1 1 1 | 1X | 16 | | | 16 | 3-68 | 1-69 | 11-69 | 12-69 | 12-70 | 12-70 |
| | 338 X 2 1 2 | 1X | 29 | | | | 3-68 | 1-69 | 6-70 | 1-71 | | |
| BENAVIDES | *DUVAL COUNTY | | | | | | | | | | | |
| | 376 X 1 | 1X | 10 | | | | 2-71 | 3-72 | 6-72 | | | |
| STATE TOTALS PROJECTS | | | | | | | | 1 | 1 | 1 | | |
| " UNITS | | | 122 | | | 16 | | 72 | 10 | 29 | | |
| LOCALITIES | | | | | | | | 1 | 1 | 1 | | |

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| Locality – Local Housing Authority (1) | Reservation or Project Number (2) | Type of Program (3) | Number of Units: Total (4) | Number of Units: Elderly (5) | Number of Units: Rehab (6) | Number of Units: Completed (7) | Progress Dates: Application Received (8) | Progress Dates: Application Approved (9) | Progress Dates: ACC Executed (10) | Progress Dates: Construction Started (11) | Progress Dates: Initial Occupancy (12) | Progress Dates: Date of full availability (13) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| UTAH | | | | | | | | | | | | |
| ANETH ANAYAUG | | | | | | | | | | | | |
| | 5 A | 15 | 20 | | | | 6-71 | 6-71 | | | | |
| FORT DUCHESNE AUTE INDIAN TRIBAL | | | | | | | | | | | | |
| | 1 AR 1 1 | 15 | 10 | | | 10 | 10-63 | 1-69 | 6-69 | 9-66 | 5-67 | 5-67 |
| NAVAJO MOUNTAINS ANAYAUG | | | | | | | | | | | | |
| | 5 A | 15 | 10 | | | | 6-71 | 6-71 | | | | |
| OLJATO ANAYAUG | | | | | | | | | | | | |
| | 5 B | 15 | 20 | | | | 6-71 | 6-71 | | | | |
| MANDLET AUTE INDIAN TRIBAL | | | | | | | | | | | | |
| | 1 AR 2 1 | 15 | 10 | | | 10 | 10-63 | 1-69 | 6-69 | 9-66 | 5-67 | 5-67 |
| UINTAH AND OURAY RESV AUTE INDIAN TRIBAL | | | | | | | | | | | | |
| | 1 F | 15 | 40 | 10 | | | 9-72 | 5-72 | | | | |
| | 1 BR 1 | 15 | 23 | | | 23 | 6-66 | 2-68 | 5-68 | 1-68 | 11-69 | 11-69 |
| | 1 CR 4 | 15 | 33 | | | 33 | 9-69 | 5-69 | 10-69 | 10-69 | 9-70 | 9-70 |
| | 1 ER 5 | 15 | 71 | | | 7 | 3-70 | 9-71 | 6-71 | 7-71 | | |
| WHITEROCKS AUTE INDIAN TRIBAL | | | | | | | | | | | | |
| | 1 AR 3 2 | 15 | 10 | | | 10 | 10-63 | 1-69 | 6-69 | 9-65 | 1-66 | 1-66 |
| STATE TOTALS PROJECTS | | | | | | 6 | | 4 | | 1 | | |
| UNITS | | | 247 | 10 | | 93 | | 90 | | 69 | | |
| LOCALITIES | | | | | | 6 | | 4 | | 1 | | |

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| Locality - Local Housing Authority (1) | Reservation or Project Number (2) | Type of Program (3) | Number of Units: Total (4) | Number of Units: Elderly (5) | Number of Units: Rehab (6) | Number of Units: Completed (7) | Progress Dates: Applications Received (8) | Progress Dates: Applications Approved (9) | Progress Dates: ACC Executed (10) | Progress Dates: Construction Started (11) | Progress Dates: Initial Occupancy (12) | Progress Dates: Date of full availability (13) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| WASHINGTON | | | | | | | | | | | | |
| LUMMI RESERVATION *LUMMI | | | | | | | | | | | | |
| | 28 BR | 1T | 60 | 10 | | | 7-68 | 5-71 | | | | |
| | 28 BR 1 | 1S | 20 | | | | 6-67 | 5-68 | 7-68 | 9-69 | | 9-735 |
| | 28 BR 1 2 | 1T | 40 | | | | 7-68 | 5-71 | 6-72 | 12-72 | | |
| MUCKLESHOOT *MUCKLESHOOT | | | | | | | | | | | | |
| | MO | 1S | 12 | | | | 6-72 | | | | | |
| MUD MOUNTAIN *MUCKLESHOOT | | | | | | | | | | | | |
| | MO A | 1A | 12 | | | | 6-72 | 6-72 | | | | |
| NEAH BAY *MAKAH | | | | | | | | | | | | |
| | 29 | 1C | 49 | | | | 10-68 | | | | | |
| | 29 BR 1 1 1 | 1T | 35 | | | | 10-68 | 12-68 | 12-70 | 7-71 | | |
| NESPELEM *COLVILLE INDIAN RES | | | | | | | | | | | | |
| | N3 A 1 | 1A | 60 | | | | 9-71 | 11-71 | | | | |
| | N3 A 2 | 1T | 30 | 30 | | | 9-71 | 11-71 | | | | |
| | N3 A 3 | 1T | 30 | | | | 9-71 | 11-71 | | | | |
| | N3 | 1T | 330 | 96 | | | 9-71 | | | | | |
| | | 1L | 46 | | | | 9-71 | | | | | |
| PORT GAMBLE INDIAN RES *PORT GAMBLE CLALLAM | | | | | | | | | | | | |
| | N4 | 1T | 15 | | | | 9-71 | | | | | |
| | N4 BR 1 | 1T | 5 | | | | 9-71 | 3-72 | | | | |
| | N4 BR 2 | 1T | 15 | | | | 9-71 | 3-72 | | | | |
| QUINAULT INDIAN RES *QUINAULT | | | | | | | | | | | | |
| | 27 BR 2 1 | 1S | 8 | | | | 11-69 | 3-70 | 10-70 | 1-71 | | |
| | 27 BR 1 2 2 | 1T | 12 | | | | 11-69 | 3-70 | 10-70 | | | |
| | 27 CR 3 | 1T | 40 | 5 | | | 10-66 | 6-71 | 6-72 | | | |
| SPOKANE INDIAN *SPOKANE INDIAN | | | | | | | | | | | | |
| | 27 A 1 | 1T | 35 | | | | 6-71 | 8-71 | 12-72 | | | |
| SWINOMISH RESERVATION *SWINOMISH | | | | | | | | | | | | |
| | 23 AR 1 1 | 1T | 9 | | | 9 | 10-63 | 1-69 | 6-69 | 8-72 | 12-72 | 12-72 |
| | 23 AR 2 2 | 1S | 10 | | | 10 | 10-63 | 1-69 | 6-69 | 5-66 | 9-68 | 9-68 |
| | 23 BR 3 | 1T | 16 | 4 | | 16 | 1-71 | 9-71 | 6-72 | 8-72 | 12-72 | 12-72 |
| TAHOLAH RESERVATION *QUINAULT | | | | | | | | | | | | |
| | 27 AR 1 | 1S | 20 | | | 20 | 10-66 | 2-8 | 6-67 | 12-67 | 1-71 | 1-71 |
| RAPATO AREA *YAKIMA NATION | | | | | | | | | | | | |
| | 22 BR 2 | 1C | 30 | | | 30 | 9-63 | 10-62 | 6-69 | 6-66 | 7-67 | 7-67 |
| | 22 CR 4 | 1C | 60 | | | | 2-70 | 9-71 | 7-72 | | | |

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|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Total | Elderly | Rehab | Completed | Applications Received | Applications Approved | ACC Executed | Construction Started | Initial Occupancy | Date of full availability |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) |
| WASHINGTON (CONTINUED) | | | | | | | | | | | | |
| WHITE SWAN AREA YAKIMA NATION | | | | | | | | | | | | |
| | 82 68 1 3 | 15 | 10 | | | 10 | 9-63 | 2-65 | 6-65 | 10-65 | 6-66 | 6-66 |
| YAKIMA RESERVATION YAKIMA NATION | | | | | | | | | | | | |
| | 82 68 | 17 | 50 | | | | 10-71 | 6-72 | | | | |
| | 82 | 14 | 140 | 50 | | | 10-71 | | | | | |
| | 82 68 2 1 | 15 | 1 | | | | 9-63 | 2-65 | 6-65 | 2-66 | | |
| | 82 68 5 6 | 15 | 15 | | | 15 | 9-63 | 2-65 | 6-65 | 1-71 | 2-72 | 1-72 |
| | 82 68 4 6 | 14 | 20 | | | 20 | 9-63 | 2-65 | 6-65 | 12-71 | 11-72 | 11-72 |
| STATE TOTALS PROJECTS | | | | | | 5 | 5 | 8 | 4 | 6 | | |
| UNITS | | | 1207 | 194 | | 164 | 510 | 252 | 154 | 185 | | |
| LOCALITIES | | | | | | 3 | 4 | 5 | 3 | 3 | | |

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|---|---|---|---|---|---|---|---|---|---|---|---|---|
| WISCONSIN | | | | | | | | | | | | |
| BLACK RIVER AREA | WISCONSIN WINNEBAGO | | | | | | | | | | | |
| | 93 | IT | 87 | 20 | | | 5-72 | | | | | |
| | 93 AR 2 | IT | 21 | | | 21 | 3-67 | 1-69 | 10-70 | 10-70 | 6-71 | 6-71 |
| BUFFLER | MONTANA | | | | | | | | | | | |
| | 15 C 1 X | IT | 35 | | | 15 | 5-71 | 6-71 | 6-72 | 7-72 | 12-72 | |
| | 15 C 2 X | IT | 6 | 6 | | 6 | 5-71 | 6-71 | 6-72 | 7-72 | 12-72 | 12-72 |
| CRANDON | WISCONSIN POTAWATOMI | | | | | | | | | | | |
| | 25 | IT | 35 | 10 | | | 9-72 | | | | | |
| | 25 AR 1 1 | IT | 11 | | | 11 | 9-68 | 9-68 | 1-70 | 9-70 | 6-71 | 6-71 |
| FERDINAND/CRIT AREA | MONTANA PONDERA COUNTY | | | | | | | | | | | |
| | 27 1 | IT | 50 | 8 | | 50 | 7-66 | 8-67 | 6-67 | 6-68 | 11-68 | 9-69 |
| | 27 AR 1 2 | IT | 46 | 10 | | 8 | 2-70 | 2-70 | 9-71 | 9-71 | 9-72 | |
| LAC COURTE OREILLES | WISCONSIN LAC COURTE OREILLES | | | | | | | | | | | |
| | 54 A 1 | IT | 29 | 9 | | 29 | 6-67 | 10-68 | 2-70 | 3-70 | 10-70 | 10-70 |
| LAC DU FLAMBEAU RESV. | WISCONSIN LAC DU FLAMBEAU CHIPPEWA | | | | | | | | | | | |
| | 9 | IT | 55 | 25 | | | 11-72 | | | | | |
| | 9 AR 1 | IC | 20 | 8 | | 20 | 8-63 | 10-63 | 6-65 | 7-65 | 1-66 | 7-66 |
| | 9 AR 2 | IC | 20 | | | 20 | 8-63 | 1-67 | 9-69 | 8-67 | 12-68 | 6-69 |
| | 9 CR 3 | IT | 40 | | | 5 | 10-68 | 1-69 | 11-70 | 11-70 | | 9-71S |
| MOLE LAKE | WISCONSIN CHIPPEWA | | | | | | | | | | | |
| | 34 AR 1 | IC | 15 | | | | 1-66 | 1-69 | 1-71 | 8-72 | | |
| PUEBLO | NEW MEXICO | | | | | | | | | | | |
| | 12 | IT | 40 | 10 | | | 12-71 | | | | | |
| | 12 AR 1 | IC | 15 | 6 | | 15 | 1-69 | 1-69 | 6-69 | 5-68 | 3-67 | 2-67 |
| | 12 CR 3 | IT | 12 | | | 12 | 10-68 | 1-69 | 1-71 | 2-71 | 2-72 | 2-72 |
| ONEIDA INDIAN COMMUNITY | WISCONSIN ONEIDA | | | | | | | | | | | |
| | 10 D | IT | 25 | | | | 5-71 | 6-71 | | | | |
| | 10 AR 1 | IC | 25 | 10 | | 25 | 7-62 | 10-62 | 7-69 | 9-68 | 5-67 | 9-68 |
| | 10 AR 2 | IC | 50 | | | 50 | 7-62 | 1-69 | 12-68 | 8-67 | 12-68 | 8-68 |
| | 10 CR 3 | IT | 40 | 5 | | 5 | 10-68 | 1-69 | 7-70 | 10-70 | | 8-71S |
| RED CLIFF RESERVATION | WISCONSIN RED CLIFF CHIPPEWA | | | | | | | | | | | |
| | 13 | IT | 30 | 6 | | | 7-72 | | | | | |
| | 13 AR 1 1 | IC | 10 | 10 | | 10 | 2-69 | 1-69 | 6-69 | 11-68 | 6-68 | 12-67 |
| | 13 AR 1 2 | IC | 10 | | | 10 | 2-69 | 2-69 | 6-69 | 11-68 | 12-67 | 6-68 |
| | 13 CR 3 | IT | 8 | | | 2 | 10-68 | 1-69 | 12-70 | 2-71 | | 11-71S |

STATISTICS BRANCH

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
HOUSING PRODUCTION AND MORTGAGE CREDIT

PAGE 57

INDIAN PROGRAMS

DECEMBER 31, 1972

| Locality - Local Housing Authority (1) | Reservation or Project Number (2) | Type of Program (3) | Number of Units: Total (4) | Number of Units: Elderly (5) | Number of Units: Rehab (6) | Number of Units: Completed (7) | Progress Dates: Applications Received (8) | Progress Dates: Applications Approved (9) | Progress Dates: ACC Executed (10) | Progress Dates: Construction Started (11) | Progress Dates: Initial Occupancy (12) | Progress Dates: Date of full availability (13) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| RISCONSIN (CONTINUED) | | | | | | | | | | | | |
| SANBORN TOWNSHIP *BAD RIVER | | | | | | | | | | | | |
| | 32 CR 2 1 | IS | 11 | 11 | | 11 | 9+67 | 6+67 | 7+66 | 9+67 | 4+69 | 12+70 |
| | 32 DR 2 2 | IS | 9 | | | 9 | 9+63 | 1+69 | 7+67 | 9+67 | 11+70 | 12+70 |
| STOCKBRIDGE-MUNSEE RESV *MONTCAN | | | | | | | | | | | | |
| | 34 AR 1 | IC | 20 | 8 | | 20 | 12+63 | 12+69 | 9+65 | 9+66 | 11+67 | 9+67 |
| | 34 BR 2 | IX | 20 | | | 20 | 9+67 | 6+67 | 7+67 | 8+67 | 9+68 | 9+68 |
| TUMAH-LACROSSE | | | | | | | | | | | | |
| | 132 A 1 | IT | 20 | | | 15 | 6+70 | 12+70 | 6+71 | [illegible] | | |
| REBSTOCK *ST CROIX CHIPPEWA RESV | | | | | | | | | | | | |
| | 32 AR 1 | IT | 25 | | | 10 | 10+68 | 1+69 | 11+70 | 11+70 | 7+71 | 7+715 |
| | 32 B 2 | IT | 45 | | | | 12+71 | 12+71 | 6+72 | 8+72 | | |
| RISCONSIN DELLS AREA *RISCONSIN DELLS WINNEBAGO | | | | | | | | | | | | |
| | 78 | IT | 40 | 15 | | | 4+72 | | | | | |
| | 78 AR 1 | IT | 10 | | | 9 | 3+67 | 1+69 | 7+70 | 9+70 | | |
| RISCONSIN RAPIDS *RISCONSIN DELLS WINNEBAGO | | | | | | | | | | | | |
| | 78 B 2 | IT | 10 | | | | 3+67 | 10+68 | 8+72 | 9+72 | | |
| RITTENBERG *RISCONSIN DELLS WINNEBAGO | | | | | | | | | | | | |
| | 78 A | IT | 10 | | | | 4+72 | 11+72 | | | | |
| STATE TOTALS PROJECTS | | | | | | 15 | 6 | 2 | | 10 | | |
| UNITS | | | 942 | 184 | | 186 | 267 | 35 | | 251 | | |
| LOCALITIES | | | | | | 11 | 6 | 2 | | 9 | | |

STATISTICS BRANCH

45-306 D - 75 - 37

0551

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

HOUSING PRODUCTION AND MORTGAGE CREDIT

INDIAN PROGRAMS

PAGE 88

DECEMBER 31, 1972

| Locality - Local Housing Authority (1) | Reservation or Project Number (2) | Type of Program (3) | Number of Units: Total (4) | Number of Units: Elderly (5) | Number of Units: Rehab (6) | Number of Units: Completed (7) | Progress Dates: Applications Received (8) | Progress Dates: Applications Approved (9) | Progress Dates: ACC Executed (10) | Progress Dates: Construction Started (11) | Progress Dates: Initial Occupancy (12) | Progress Dates: Date of full availability (13) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| RYCHING | | | | | | | | | | | | |
| ETHETE ARING RIVER | | | | | | | | | | | | |
| | 1 BR 1 3 | 15 | 10 | | | 10 | 12-63 | 3-65 | 6-65 | 3-67 | 12-68 | 12-68 |
| RING RIVER INDIAN RES ARING RIVER | | | | | | | | | | | | |
| | 1 BR 1 | 10 | 20 | | | 20 | 12-63 | 12-63 | 6-65 | 6-66 | 3-67 | 3-67 |
| | 1 BR 2 3 | 15 | 10 | | | 10 | 12-63 | 3-65 | 6-65 | 7-67 | 11-69 | 11-69 |
| | 1 CR 4 | 17 | 63 | | | 58 | 5-69 | 3-70 | 6-71 | 6-71 | 11-71 | |
| | 1 DR 5 | 18 | 60 | | | | 2-70 | 11-71 | 6-72 | | | |
| STATE TOTALS PROJECTS | | | | | | 5 | | | 1 | 1 | | |
| UNITS | | | 163 | | | 88 | | | 68 | 10 | | |
| LOCALITIES | | | | | | 1 | | | 1 | 1 | | |

STATISTICS BRANCH

0558

913. Number 13 - Mortgages on Restricted Indian Lands.

Announcement of Program. The Government National Mortgage Association (GNMA) will purchase mortgages that are insured by the Federal Housing Administration, or guaranteed by the Administrator of Veterans Affairs, covering housing for owners of fee simple estates or leasehold estates in Indian lands, with respect to any of which the fee is either subject to a restriction against alienation imposed by the United States or is held by the United States in trust for Indians.

1. Eligible Mortgages. Purchases will be limited to mortgages insured by the FHA under Sections 203(b), 203(i), 203(k), 213 (Individual home mortgages, covering the individual properties to be released from a project mortgage, Sales Project), 221(d)(2), 222 and 235(i) of the National Housing Act, and mortgages guaranteed by the Administrator of Veterans Affairs under Chapter 37 of Title 38 of the United States Code.

2. Method of Purchase. Seller may offer VA mortgages guaranteed under Chapter 37 and FHA mortgages insured under Sections 203(b), 203(i), 221(d)(2), 222 and 235(i) to GNMA for purchase either under an Immediate Purchase Contract, GNMA Form 303, or under a Commitment Contract, GNMA Form 307. Section 213 Individual Home mortgages may be offered for purchase only under a Commitment Contract, GNMA Form 307. Home improvement loans (Section 203(k)) may be offered for purchase either under an Immediate Purchase Contract, GNMA Form 360, or under a Commitment Contract, GNMA Form 361.

3. Reserved.

4. Special Requirements. The dwelling located on the mortgaged property must be designed principally for residential use for not more than one family.

a. With each application, the Seller shall submit an original statement by the mortgagor addressed to GNMA containing substantially the following language:

"For the purpose of inducing Government National Mortgage Association to issue its contract to _____
Name of Mortgagee
for the purchase of the mortgage covering the property situated at _____, the undersigned states that the housing covered or to be covered by the mortgage is or will be owned and occupied by the undersigned."

b. With each application, the Seller shall furnish a certification from the Bureau of Indian Affairs, Department of the Interior, stating whether, with respect to control of his own funds, the mortgagor is, or is not, subject to the guardianship of the United States and,

(1) as to mortgagors who are subject to the guardianship of the United States or do not have exclusive control of their own funds, the Seller shall furnish current credit information issued by the Bureau of Indian Affairs.

(2) as to mortgagors who are not subject to the guardianship of the United States and have exclusive control of their own funds, the Seller shall furnish the credit information specified in Section 603.

c. In the case of Commitment Contracts covering Section 213 Individual home mortgages:

(1) The Seller shall submit with each application an original, photostat, or copy of the FHA insurance commitment of the related project mortgage (Sales Project) from which the security under the individual mortgages will be released; and the Seller will in such case be deemed to have agreed to deliver the original, photostat, or copy of the FHA individual insurance commitments to GNMA at the time such mortgages are submitted for purchase.

(2) Individual home mortgages to be released from a project mortgage (Sales Project) shall be listed in the Schedule A of the Commitment Contract, GNMA Form 307. The second and third columns of Schedule A

should not be completed but the Seller must type the following above its signature on such form: "The mortgages covered by this Commitment are individual mortgages to be insured by FHA under Section 213 of the National Housing Act and are to be submitted to the Association after release of the encumbered property from Sales Project Mortgage, FHA No. _____, and after their insurance by FHA."

d. The approval of the mortgage by the Secretary of the Interior or on his behalf by the Bureau of Indian Affairs must be endorsed on the security instrument delivered with the submission.

e. The security instrument (mortgage) must contain a covenant that the mortgagor will comply with all the terms and conditions of the lease or other instrument or instruments which created or affect the mortgagor's estate, so that any default thereunder will constitute an event of default under the mortgage. The following or substantially similar language will be acceptable:

> "The mortgagor covenants to perform all of the covenants and fulfill all the conditions of the aforesaid lease, and agrees that any default thereunder shall constitute an event of default under this mortgage."

f. The final title evidence to be delivered with the mortgage shall consist of a mortgagee's title policy on the standard form of the American Land Title Association, or such other form of title insurance as may be specifically approved by GNMA in any individual case prior to execution of a Commitment Contract or Immediate Purchase Contract. In addition to the normal title requirements, when a title policy notes an exception based on the terms or conditions of a lease or other instrument which created or affect the mortgagor's estate, a copy of such instrument shall be furnished, and the exception in the title policy shall be modified by language essentially not less favorable to the insured than the following:

> "This policy insures that the terms and conditions of the foregoing instrument or instruments have not been violated as of the date hereof, and that any future violation thereof will not result in a forfeiture, reversion, or other termination of the estate or interest passing to the mortgagee as purchaser at a foreclosure sale under

said mortgage or as grantee under a conveyance given in lieu of foreclosure thereof." (As to an instrument providing for future payment of rent, the following may be added): "except that such estate or interest may be terminated for default in payment of the rental set forth in such instrument or instruments, but only after four months notice of such default has been given in writing to the holder of such mortgage or to the owner of such estate or interest after foreclosure or conveyance in lieu of foreclosure, and only if such defaults shall not have been cured or corrected within such four months notice period."

g. The requirements of Section 622 of the GNMA Sellers Guide concerning leasehold estates shall not be applicable to this Program.

h. The other terms and conditions applicable to the purchase of FHA Section 203(k) improvement loans under this Program are contained in Chapter 7 of the Sellers Guide.

DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE
PUBLIC HEALTH SERVICE
HEALTH SERVICES ADMINISTRATION
ROCKVILLE, MARYLAND 20852

INDIAN HEALTH SERVICE

Mr. Richard S. Jones
Government Division
Congressional Research Service
Library of Congress
Washington, D.C.

Dear Mr. Jones:

This is in response to your letter request of October 2, 1974, and subsequent discussions with staff of our Sanitation Facilities Construction Branch. Attached is a copy of statistical summary reports showing the level of IHS construction effort in support of Federal and Tribal housing projects.

Also attached is a list of Area and Program Offices showing the States or Reservations served by each, as requested.

Note that the Fiscal Year 1974 data is incomplete. It includes only those projects initiated prior to December 1973.

If you have any questions concerning the attached, please contact our Sanitation Facilities Construction Branch, telephone 443-1048.

Sincerely,

H D Chadwick

for Emery A. Johnson, M.D.
Assistant Surgeon General
Director, Indian Health Service

Attachment

States Served by IHS Area or Program Offices

Aberdeen Area Office - Nebraska, North Dakota and South Dakota.

Albuquerque Area Office - Colorado and New Mexico (except Navajo Reservation)

Anchorage Area Office - Alaska

Bemidji Program Office - Iowa, Michigan, Minnesota and Wisconsin

Billings Area Office - Montana and Wyoming

Navajo Area Office - the Navajo Reservation, including Canoncito and Alamo, located in Arizona, New Mexico and Utah

Oklahoma City Area Office - Oklahoma and Kansas

Phoenix Area Office - Arizona (except Navajo and Papago Reservations), California, Utah and Nevada

Portland Area Office - Idaho, Oregon and Washington

Tucson Program Office - Papago Indian Reservation in Arizona

United Southeast Tribes Program Office - Florida, Louisiana, Mississippi and North Carolina

EHPDS- SPECIAL REPORT

INDIAN HEALTH SERVICE
DIVISION OF PROGRAM OPERATIONS - OFFICE OF ENVIRONMENTAL HEALTH
REPORT TO THE LIBRARY OF CONGRESS
ON THE
SANITATION FACILITIES CONSTRUCTION (PL 86-121) EFFORT RELATED TO FEDERAL HOUSING PROJECTS *

12/23/74

ALL INDIAN HEALTH SERVICE AREAS

| PROJECT YEAR | IHS FUNDS (DOLLARS) | NUMBER OF HOUSING UNITS SERVED UNDER PL 86-121 AUTHORITY | | | | |
|---|---|---|---|---|---|---|
| | | HUD SPONSORED | BIA SPONSORED | OTHER SPONSORS | TOTAL NEW AND IMPROVED | EXISTING UNITS |
| 1964 | 52,189 | 121 | 0 | 0 | 121 | 0 |
| 1965 | 252,544 | 374 | 10 | 0 | 384 | 97 |
| 1966 | 2,325,065 | 1,067 | 89 | 451 | 1,607 | 154 |
| 1967 | 1,939,173 | 546 | 135 | 183 | 864 | 158 |
| 1968 | 2,084,661 | 691 | 458 | 102 | 1,251 | 118 |
| 1969 | 7,025,510 | 1,407 | 422 | 465 | 2,294 | 322 |
| 1970 | 13,666,149 | 4,047 | 664 | 322 | 5,033 | 1,773 |
| 1971 | 16,270,422 | 3,057 | 781 | 753 | 4,591 | 2,903 |
| 1972 | 22,205,676 | 7,131 | 1,097 | 462 | 8,690 | 2,447 |
| 1973 | 23,067,105 | 4,196 | 1,066 | 687 | 5,951 | 3,334 |
| 1974 | 10,301,069 | 2,529 | 759 | 705 | 3,993 | 1,366 |
| TOTALS | 99,920,983 | 25,168 | 5,481 | 4,130 | 34,779 | 12,677 |

* NOTE: THIS REPORT WAS GENERATED FROM A NEWLY CREATED DATA BASE WHICH IS CURRENTLY BEING REVIEWED FOR DATA EXCEPTIONS, DISCREPANCIES, AND ERRORS. ACCORDINGLY, THE DATA SHOULD BE USED WITH DISCRETION. ANY PROJECT YEAR 1974 DATA IS PRELIMINARY.

INDIAN HEALTH SERVICE
DIVISION OF INDIAN SANITATION - OFFICE OF ENVIRONMENTAL HEALTH
REPORT TO THE LIBRARY OF CONGRESS
ON THE
SANITATION FACILITIES CONSTRUCTION I.H.S. PA-12 REPORT RELATED TO FEDERAL HOUSING PROJECTS *

AMERICAN AREA INDIAN HEALTH SERVICE

| PROJECT NAME | IH. TRIBE RESERVATION | NUMBER OF HOUSING UNITS SERVED UNDER PL 86-121 AUTHORITY: PRE 1960 | 1960 | 1970 | TOTAL NOW ANTICIPATED | CALCULATED UNITS |
|---|---|---|---|---|---|---|
| [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] |
| [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] |
| [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] |
| [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] |
| [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] |
| [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] |
| [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] |
| [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] |
| [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] |
| [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] |
| [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] |
| [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] |

* [illegible]

0960

INDIAN HEALTH SERVICE

EXPANSION OF INDIAN OPERATIONS - OFFICE OF ENVIRONMENTAL HEALTH

REPORT TO THE CONGRESS OF CONGRESS

ON THE

[illegible] PROGRAM FOR PROVIDING SAFE WATER AND SANITARY WASTE DISPOSAL FACILITIES IN INDIAN HOUSING PROJECTS *

NATIONWIDE AREA INDIAN HEALTH SERVICE

| PROJECT NAME | STATE REGIONAL | NUMBER OF HOUSING UNITS SERVED UNDER PRIVATE AUTHORITY NEW SERVICES | NEW CONNECTIONS | UNITS SERVED | TOTAL NEW CONNECTIONS | EXISTING UNITS |
|---|---|---|---|---|---|---|
| [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] |
| [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] |
| [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] |
| [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] |
| [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] |
| [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] |
| [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] |
| [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] |
| [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] |
| [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] |
| [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] |
| TOTAL | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] |

* [illegible] AND SUMMARIZED FROM A DAILY GRAPHIC DATA FACE MODEL IS CURRENTLY BEING DEVELOPED FOR DATA CALCULATIONS, DISCREPANCIES AND [illegible] ALLOCATIONS. THE DATA SHOWN HERE WERE [illegible] FOR PROJECT YEAR 1974. DATA IS PRELIMINARY.

[illegible]

INDIAN HEALTH SERVICE
DIVISION OF PROGRAM OPERATIONS - OFFICE OF ENVIRONMENTAL HEALTH
REPORT TO THE LIBRARY OF CONGRESS
ON THE
SANITATION FACILITIES CONSTRUCTION (PL 86-121) EFFORT RELATED TO FEDERAL HOUSING PROJECTS *

ANCHORAGE AREA NATIVE HEALTH SERVICE

| PROJECT YEAR | IHS FUNDS (DOLLARS) | NUMBER OF HOUSING UNITS SERVED UNDER PL 86-121 AUTHORITY: HUD SPONSORED | EIA SPONSORED | OTHER SPONSORS | TOTAL NEW AND IMPROVED | EXISTING UNITS |
|---|---|---|---|---|---|---|
| 1965 | [illegible] | 15 | 0 | 0 | 15 | 0 |
| 1967 | [illegible] | 15 | 0 | 0 | 15 | 1 |
| 1968 | [illegible] | 15 | 0 | 0 | 15 | 0 |
| 1969 | [illegible] | 200 | 9 | 0 | 209 | 175 |
| 1970 | [illegible] | 70 | 72 | 52 | 194 | [illegible] |
| 1971 | [illegible] | 61 | 45 | 18 | 124 | [illegible] |
| 1972 | [illegible] | 304 | 68 | 71 | 443 | [illegible] |
| 1973 | [illegible] | 66 | 64 | 21 | 165 | 275 |
| 1974 | [illegible] | 25 | 0 | 34 | 59 | [illegible] |
| TOTALS | [illegible] | 765 | 278 | 196 | [illegible] | [illegible] |

* [illegible] WAS DENEGATED FROM A NEWLY CREATED DATA BASE WHICH IS COMMENTLY BEING REVIEWED FOR DATA EXCEPTIONS, DISCREPANCIES, AND ERRORS. ACCORDINGLY, THE DATA SHOULD BE USED WITH DISCRETION. ANY PROJECT YEAR 1974 DATA IS PRELIMINARY.

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EH-FUS-SPECIAL REPORT

INDIAN HEALTH SERVICE
DIVISION OF PROGRAM OPERATIONS - OFFICE OF ENVIRONMENTAL HEALTH
REPORT TO THE LIBRARY OF CONGRESS
ON THE
SANITATION FACILITIES CONSTRUCTION (PL 86-121) EFFORT RELATED TO FEDERAL HOUSING PROJECTS *

BEMIDJI INDIAN HEALTH SERVICE PROGRAM

| PROJECT YEAR | IHS FUNDS (DOLLARS) | NUMBER OF HOUSING UNITS SERVED UNDER PL 86-121 AUTHORITY: HUD SPONSORED | BIA SPONSORED | OTHER SPONSORS | TOTAL NEW AND IMPROVED | EXISTING UNITS |
|---|---|---|---|---|---|---|
| 1965 | 7,370 | 20 | 0 | 0 | 20 | 0 |
| 1966 | 350,993 | 125 | 50 | 10 | 185 | 13 |
| 1967 | 967,330 | 167 | 38 | 62 | 267 | 8 |
| 1968 | 396,630 | 104 | 65 | 0 | 169 | 0 |
| 1969 | 100,094 | 47 | 6 | 0 | 53 | 6 |
| 1970 | 1,666,111 | 277 | 71 | 13 | 361 | 173 |
| 1971 | 1,403,469 | 126 | 129 | 19 | 274 | 191 |
| 1972 | 694,276 | 265 | 75 | 23 | 363 | 72 |
| 1973 | 547,300 | 116 | 97 | 34 | 247 | 85 |
| 1974 | 1,125,000 | 14 | 95 | 57 | 166 | 3 |
| TOTALS | 7,504,581 | 1,261 | 626 | 218 | 2,105 | 545 |

* NOTE: THIS REPORT WAS GENERATED FROM A NEWLY CREATED DATA BASE WHICH IS CURRENTLY BEING REVIEWED FOR DATA EXCEPTIONS, DISCREPANCIES, AND ERRORS. ACCORDINGLY, THE DATA SHOULD BE USED WITH DISCRETION. ANY PROJECT YEAR 1974 DATA IS PRELIMINARY.

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[illegible] SPECIAL REPORT

INDIAN HEALTH SERVICE
DIVISION OF PROGRAM OPERATIONS - OFFICE OF ENVIRONMENTAL HEALTH
REPORT TO THE LIBRARY OF CONGRESS
ON THE
SANITATION FACILITIES CONSTRUCTION (PL 86-121) EFFORT RELATED TO FEDERAL HOUSING PROJECTS *

BILLINGS AREA INDIAN HEALTH SERVICE

| PROJECT YEAR | IHS FUNDS (DOLLARS) | NUMBER OF HOUSING UNITS SERVED UNDER PL 86-121 AUTHORITY: HUD SPONSORED | BIA SPONSORED | OTHER SPONSORS | TOTAL NEW AND IMPROVED | EXISTING UNITS |
|---|---|---|---|---|---|---|
| 1964 | 5,593 | 26 | 0 | 0 | 26 | 0 |
| 1965 | [illegible] | 66 | 0 | 0 | 68 | 5 |
| 1966 | [illegible] | 103 | 9 | 64 | 176 | 0 |
| 1967 | [illegible] | 38 | 0 | 68 | 106 | 0 |
| 1968 | 201,156 | 55 | 74 | 0 | 129 | 0 |
| 1969 | [illegible] | 200 | 7 | 72 | 279 | 0 |
| 1970 | [illegible] | 304 | 82 | 96 | 482 | 0 |
| 1971 | 801,000 | 143 | 160 | 0 | 323 | 107 |
| 1972 | 1,303,000 | 151 | 119 | 51 | 321 | 0 |
| 1973 | 2,156,000 | 508 | 68 | 60 | 656 | 30 |
| 1974 | 654,000 | 149 | 68 | 69 | 286 | 0 |
| TOTALS | 7,513,676 | 1,745 | 607 | 500 | 2,852 | 142 |

* NOTE: THIS REPORT WAS GENERATED FROM A NEWLY CREATED DATA BASE WHICH IS CURRENTLY BEING REVIEWED FOR DATA EXCEPTIONS, DISCREPANCIES, AND ERRORS. ACCORDINGLY, THE DATA SHOULD BE USED WITH DISCRETION. ANY PROJECT YEAR 1974 DATA IS PRELIMINARY.

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CH-PUS-SPECIAL REPORT

INDIAN HEALTH SERVICE
DIVISION OF PROGRAM OPERATIONS - OFFICE OF ENVIRONMENTAL HEALTH
REPORT TO THE LIBRARY OF CONGRESS
ON THE
SANITATION FACILITIES CONSTRUCTION (PL 86-121) EFFORT RELATED TO FEDERAL HOUSING PROJECTS *

12/23/74

NAVAJO AREA INDIAN HEALTH SERVICE

| PROJECT YEAR | IHS FUNDS (DOLLARS) | NUMBER OF HOUSING UNITS SERVED UNDER PL 86-121 AUTHORITY: HUD SPONSORED | BIA SPONSORED | OTHER SPONSORS | TOTAL NEW AND IMPROVED | EXISTING UNITS |
|---|---|---|---|---|---|---|
| 1966 | 384,949 | 449 | 0 | 0 | 449 | 0 |
| 1967 | 67,968 | 50 | 0 | 29 | 79 | 20 |
| 1968 | 36,439 | 0 | 0 | 54 | 54 | 0 |
| 1969 | 438,149 | 210 | 0 | 17 | 227 | 0 |
| 1970 | 36,462 | 20 | 0 | 30 | 50 | 40 |
| 1971 | 654,659 | 225 | 14 | 563 | 802 | 40 |
| 1972 | 763,000 | 176 | 0 | 7 | 183 | 45 |
| 1973 | 5,21[illegible],729 | 627 | 55 | 292 | 974 | 853 |
| 1974 | 1,580,000 | 110 | 18 | 140 | 268 | 122 |
| TOTALS | 9,1[illegible] | 1,867 | 87 | 1,132 | 3,086 | 1,120 |

* NOTE: THIS REPORT WAS GENERATED FROM A NEWLY CREATED DATA BASE WHICH IS CURRENTLY BEING REVIEWED FOR DATA EXCEPTIONS, DISCREPANCIES, AND ERRORS. ACCORDINGLY, THE DATA SHOULD BE USED WITH DISCRETION. ANY PROJECT YEAR 1974 DATA IS PRELIMINARY.

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[illegible]-SPECIAL REPORT

INDIAN HEALTH SERVICE
DIVISION OF PROGRAM OPERATIONS - OFFICE OF ENVIRONMENTAL HEALTH
REPORT TO THE LIBRARY OF CONGRESS
ON THE
SANITATION FACILITIES CONSTRUCTION (PL 86-121) EFFORT RELATED TO FEDERAL HOUSING PROJECTS *

OKLAHOMA CITY AREA INDIAN HEALTH SERVICE

| PROJECT YEAR | IHS FUNDS (DOLLARS) | NUMBER OF HOUSING UNITS SERVED UNDER PL 86-121 AUTHORITY: HUD SPONSORED | FIA SPONSORED | OTHER SPONSORS | TOTAL NEW AND IMPROVED | EXISTING UNITS |
|---|---|---|---|---|---|---|
| 1965 | [illegible] | 36 | 0 | 0 | 36 | 0 |
| 1966 | [illegible] | 141 | 47 | 0 | 188 | 0 |
| 1969 | [illegible] | 160 | 68 | 0 | 248 | 27 |
| 1970 | [illegible] | 1,773 | 95 | 0 | [illegible] | 55 |
| 1971 | [illegible] | 499 | 132 | 2 | [illegible] | 17 |
| 1972 | [illegible] | 4,501 | 110 | 100 | 4,711 | 77 |
| 1973 | [illegible] | 1,034 | 261 | 101 | [illegible] | 396 |
| 1974 | [illegible] | 1,656 | 156 | 240 | [illegible] | 0 |
| TOTALS | [illegible] | 9,820 | 869 | 443 | 11,132 | 570 |

* NOTE: THIS REPORT WAS GENERATED FROM A NEWLY CREATED DATA BASE WHICH IS CURRENTLY BEING REVIEWED FOR DATA ACCEPTANCE, DISCREPANCIES, AND ERRORS. CONSTRUCTION, THE DATA SHOULD BE USED WITH DISCRETION. ANY PROJECT YEAR 1974 DATA IS PRELIMINARY.

0566

CONFIDENTIAL REPORT

INDIAN HEALTH SERVICE
DIVISION OF PROGRAM OPERATIONS - OFFICE OF ENVIRONMENTAL HEALTH
REPORT TO THE LIBRARY OF CONGRESS
ON THE
SANITATION FACILITIES CONSTRUCTION (PL 86-121) EFFORT RELATED TO FEDERAL HOUSING PROJECTS *

PHOENIX AREA INDIAN HEALTH SERVICE

| PROJ OF YEAR | IHS FUNDS (DOLLARS) | NUMBER OF HOUSING UNITS SERVED UNDER PL 86-121 AUTHORITY: HUD SPONSORED | BIA SPONSORED | OTHER SPONSORS | TOTAL NEW AND IMPROVED | EXISTING UNITS |
|---|---|---|---|---|---|---|
| 1965 | [illegible] | 114 | [illegible] | 0 | 114 | 92 |
| 1966 | 110,169 | 51 | [illegible] | 0 | 51 | [illegible] |
| 1967 | 271,395 | 128 | 10 | 0 | 128 | 27 |
| 1968 | 249,[illegible] | 48 | 88 | 1 | 137 | 99 |
| 1969 | 547,[illegible] | 80 | 114 | 20 | 214 | [illegible] |
| 1970 | [illegible] | 431 | 191 | 79 | 701 | [illegible] |
| 1971 | [illegible] | 431 | 127 | [illegible] | 643 | [illegible] |
| 1972 | [illegible] | 500 | 272 | 121 | 893 | 874 |
| 1973 | [illegible] | 387 | [illegible] | 49 | 791 | 543 |
| 1974 | [illegible] | 38 | [illegible] | 46 | 152 | [illegible] |
| TOTALS | [illegible] | [illegible] | 1,225 | 401 | [illegible] | 2,885 |

* NOTE: THIS REPORT WAS GENERATED FROM A NEWLY CREATED DATA BASE WHICH IS CURRENTLY BEING REVIEWED FOR DATA EXCEPTIONS, DISCREPANCIES, AND ERRORS. ACCORDINGLY, THE DATA SHOULD BE USED WITH DISCRETION. ANY PROJECT YEAR 1974 DATA IS PRELIMINARY.

0567

[illegible] SPECIAL REPORT

INDIAN HEALTH SERVICE
DIVISION OF PROGRAM OPERATIONS - OFFICE OF ENVIRONMENTAL HEALTH
REPORT TO THE LIBRARY OF CONGRESS
ON THE
SANITATION FACILITIES CONSTRUCTION (PL 86-121) EFFORT RELATED TO FEDERAL HOUSING PROJECTS *

PORTLAND AREA INDIAN HEALTH SERVICE

| PROJECT YEAR | IHS FUNDS (DOLLARS) | NUMBER OF HOUSING UNITS SERVED UNDER PL 86-121 AUTHORITY: HUD SPONSORED | FIA SPONSORED | OTHER SPONSORS | TOTAL NEW AND IMPROVED | EXISTING UNITS |
|---|---|---|---|---|---|---|
| 1965 | [illegible] | 20 | 10 | 0 | 30 | 0 |
| 1966 | [illegible] | 40 | 15 | 0 | 55 | 0 |
| 1967 | 14,110 | 0 | 12 | 0 | 12 | 0 |
| 1968 | 15,700 | 10 | 0 | 5 | 15 | 0 |
| 1969 | [illegible] | 30 | 18 | 35 | 83 | 0 |
| 1970 | [illegible] | 114 | 0 | 33 | 147 | 35 |
| 1971 | [illegible] | [illegible] | 13 | 3 | 79 | 155 |
| 1972 | [illegible] | 350 | 119 | 14 | 483 | 56 |
| 1973 | [illegible] | 383 | 57 | 110 | 550 | 325 |
| 1974 | [illegible] | 84 | 331 | 100 | 515 | 79 |
| TOTALS | [illegible] | 1,094 | 575 | 300 | 1,969 | 650 |

* NOTE: THIS REPORT WAS GENERATED FROM A NEWLY CREATED DATA BASE WHICH IS CURRENTLY BEING REVIEWED FOR DATA EXCEPTIONS, DISCREPANCIES, AND ERRORS. ACCORDINGLY, THE DATA SHOULD BE USED WITH DISCRETION. ANY PROJECT YEAR 1974 DATA IS PRELIMINARY.

CH-PUS-SPECIAL REPORT

INDIAN HEALTH SERVICE
DIVISION OF PROGRAM OPERATIONS - OFFICE OF ENVIRONMENTAL HEALTH
REPORT TO THE LIBRARY OF CONGRESS
ON THE
SANITATION FACILITIES CONSTRUCTION (PL 86-121) EFFORT RELATED TO FEDERAL HOUSING PROJECTS *

TUCSON INDIAN HEALTH SERVICE PROGRAM

| PROJECT YEAR | IHS FUNDS (DOLLARS) | NUMBER OF HOUSING UNITS SERVED UNDER PL 86-121 AUTHORITY: HUD SPONSORED | FIA SPONSORED | CTHEF SPONSORS | ATDIAN NEW AND IMPROVED | EXISTING UNITS |
|---|---|---|---|---|---|---|
| 1967 | [illegible] | 0 | 0 | 24 | 24 | 0 |
| 1970 | 11,000 | 15 | 0 | 0 | 15 | 0 |
| 1971 | [illegible] | 57 | 0 | 0 | 57 | 24 |
| 1972 | 757,000 | 100 | 0 | 0 | 100 | 0 |
| 1973 | [illegible] | 0 | 0 | 0 | 0 | 0 |
| 1974 | [illegible] | 50 | [illegible] | [illegible] | 76 | 127 |
| TOTALS | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | 151 |

* NOTE: THIS REPORT WAS GENERATED FROM A NEWLY CREATED DATA BASE WHICH IS CURRENTLY BEING REVIEWED FOR DATA EXCEPTIONS, DISCREPANCIES, AND ERRORS. ACCORDINGLY, THE DATA SHOULD BE USED WITH DISCRETION. ANY PROJECT YEAR 1974 DATA IS PRELIMINARY.

0569

[illegible]

INDIAN HEALTH SERVICE
DIVISION OF PROGRAM OPERATIONS - OFFICE OF ENVIRONMENTAL HEALTH
REPORT TO THE LIBRARY OF CONGRESS
OF THE
SANITATION FACILITIES CONSTRUCTION (PL 86-121) EFFECT RELATED TO FEDERAL HOUSING PROJECTS *

UNITED SOUTHEASTERN TRIBES PROGRAM

| PROJECT YEAR | IHS FUNDS (DOLLARS) | NUMBER OF HOUSING UNITS SERVED UNDER PL 86-121 AUTHORITY: HUD SPONSORED | DIA SPONSORED | OTHER SPONSORS | TOTAL NEW AND IMPROVED | EXISTING UNITS |
|---|---|---|---|---|---|---|
| 1965 | [illegible] | 36 | 0 | 0 | 36 | 0 |
| 1966 | [illegible] | 0 | 15 | 0 | 15 | 0 |
| 1967 | [illegible] | 0 | 25 | 0 | 25 | 0 |
| 1968 | [illegible] | 75 | 102 | 0 | 177 | 0 |
| 1969 | [illegible] | 60 | 15 | 0 | 75 | 0 |
| 1970 | [illegible] | 30 | 65 | 0 | 95 | 0 |
| 1971 | [illegible] | 135 | 5 | 0 | 140 | 81 |
| 1972 | [illegible] | 60 | 200 | 0 | 260 | 43 |
| 1973 | [illegible] | 60 | 0 | 0 | 60 | 67 |
| TOTALS | [illegible] | 456 | 427 | 0 | 883 | 191 |

* NOTE: THIS REPORT WAS GENERATED FROM A NEWLY CREATED DATA BASE WHICH IS CURRENTLY BEING REVIEWED FOR DATA EXCEPTIONS, DISCREPANCIES, AND ERRORS. ACCORDINGLY, THE DATA SHOULD BE USED WITH DISCRETION. ANY PROJECT YEAR 1974 DATA IS PRELIMINARY.

0570

UNITED STATES DEPARTMENT OF AGRICULTURE
FARMERS HOME ADMINISTRATION
WASHINGTON D.C. 20250

OFFICE OF THE ADMINISTRATOR

Mr. Richard Jones
Room 5009 A
Government Division
Congressional Research Service
Library of Congress
Washington, D. C. 20540

[illegible] 1 3 [illegible]

Dear Mr. Jones:

In response to your telephone call, we are enclosing the best copies we could find for the reports on loans made by the Farmers Home Administration (FmHA) to American Indians during fiscal years 1970 through May 1974. Although we could not find the originals of the reports, we are sure that duplicates made from these copies will be legible.

The reports on loans to American Indians on reservations have been prepared only for fiscal year 1973 and the first 5 months of fiscal year 1974.

Please call if you need additional information on this subject.

Sincerely,

L. D. Elwell

L. D. ELWELL
Assistant Administrator
Rural Housing

Enclosures

*Farmers Home Administration is an Equal Opportunity Lender. Complaints of racial or ethnic discrimination should be sent to: Secretary of Agriculture, Washington, D. C. 20250*

U. S. Department of Agriculture
Farmers Home Administration

FHA Instruction 444.16

Section 502 and 504 Rural Housing Loans
on Leasehold Interests in Nonfarm Tracts

I GENERAL: This Instruction authorizes Section 502 and 504 Rural Housing (RH) loans to applicants who hold or will hold leases on nonfarm tracts under conditions specified in this Instruction. Section 502 loans will be made on nonfarm tracts in accordance with FHA Instruction 444.1, as modified by this Instruction. Section 504 loans may be made to the holder of a lease on a nonfarm tract in accordance with FHA Instruction 444.3, as modified by this Instruction.

II DEFINITIONS: As used in this Instruction the following definitions will apply:

A Applicant. A person who applies for a Section 502 or Section 504 RH loan on a nonfarm tract on which he holds or will hold a lease.

B Leasehold. The rights and interests a person has in the nonfarm building site on which he has a lease.

C Lessor. The owner of the building site.

D Acquisition Cost. The cost of acquiring the leasehold interest exclusive of any monthly or annual rental charges.

E OGC. The Regional Attorney or Attorney in Charge whose service area includes the particular State.

III POLICY: The following policies will apply to loans under this Instruction:

A Loans may be made on leaseholds on land owned by a State, political subdivision, public body, or public agency, on Indian Tribal lands which are not available for purchase, or on land where the State Director determines that long-term leasing of homesites by nonpublic bodies is a well-established practice and such leaseholds are freely marketable in the area.

B A loan may be made on a leasehold only when the applicant is unable to obtain fee title to the property.

DISTRIBUTION: W, S, C

(1-24-73) FN 345

Program Operations
Loan and Grant Making
Housing

C The applicant should have the right to any extent feasible to acquire the fee title to the property sometime during the life of the loan.

D The lease must have an unexpired term, from the date of loan approval, of at least 50 years for Section 502 loans and at least 15 years for Section 504 loans except in cases where a lease is granted for the purpose of permitting a family to obtain an RH loan and the time required to process and approve the loan results in the unexpired term of the lease being a few months less than the period of time indicated above.

E The lease must meet the requirements of paragraph VII J 1 of FHA Instruction 444.1.

F A recorded mortgage constituting a valid and enforceable lien on the applicant's leasehold will be required unless the loan is secured by other than real estate in accordance with FHA Instruction 444.1 and 444.3.

IV USE OF LOAN FUNDS:

A Section 502 RH loans may include funds for:

1 Reasonable acquisition cost of the leasehold interest at the time of making the initial RH loan in areas where acquisition charges are customary

2 The purchase of the fee title on which a leasehold exists, by means of a subsequent loan provided that all other requirements are met.

3 Purposes authorized in paragraph VI of FHA Instruction 444.1 for nonfarm tracts except for the payment of real estate taxes.

B Section 504 RH loan funds will not be used to pay the lease acquisition cost of the leasehold interest in the property or for purposes other than those authorized in paragraph V of FHA Instruction 444.3. The limitations described in paragraph VII of FHA Instruction 444.3 are applicable.

V LEASE FORM: The lease forms used by the Federal Housing Administration and the Veterans Administration in the area, the Bureau of Indian Affairs lease form, No. 5-184, "Lease," and the lease forms used in cases of RH loans on farm leaseholds, should be used by the State Director as guides in developing a lease form or forms for his State. The services of OGC are available for this purpose. In any case in which the lessor wants the option of paying the RH debt in case the borrower defaults, the lease may include such a provision.

VI MAXIMUM RH LOAN AND RENTAL CHARGES:

A When it appears that an RH loan can be made on a leasehold interest, an appraisal of the leasehold will be made in accordance with the procedure applicable to the type of loan being made. The amount of the RH loan plus any prior liens against the property will not exceed the maximum security value.

B The rental must not exceed the rate being paid for similar sites in the area under similar leases.

VII TITLE CLEARANCE AND LOAN CLOSING: Title clearance and loan closings will be handled in accordance with applicable instructions in the 427 series.

VIII INTEREST CREDITS: Interest credits to Section 502 RH borrowers who hold leaseholds may be granted in accordance with applicable FHA Instructions. If interest credits are granted, the amount will be determined on the same basis as though the borrower owned the property except that the annual rental charges will be included in the interest credit determination block which contains loan payment, taxes, and insurance costs on Form FHA 444-6, "Interest Credit Agreement (Section 502 RH Loans)." Insert the following in the blank space below the entry indicating Annual Real Estate Taxes: "Annual rental charges $_____."

o O o

FHA Bulletin No. 4870 (070)

UNITED STATES DEPARTMENT OF AGRICULTURE
FARMERS HOME ADMINISTRATION
WASHINGTON D.C. 20250

February 8, 1974

SUBJECT: Highlights of the Week

TO: State Directors and Finance Director

PRESIDENT SENDS UP NEW BUDGET RECOMMENDATIONS . . .

President Nixon sent the 1975 budget to Congress this week, with Farmers Home Administration program levels estimated as follows:

| | (Fiscal years) (Thousands of Dollars) 1973 Actual | 1974 Estimate | 1975 Estimate |
|---|---|---|---|
| Farm Programs: | | | |
| Farm ownership loans | $ 408,089 | $ 350,000 | $ 350,000 |
| Operating loans | 454,620 | 350,000* | 350,000 |
| Soil & water loans | 4,534 | 4,000 | 4,000 |
| Recreation loans | 1,677 | 2,000 | 2,000 |
| Emergency loans | 557,766 | 300,000 | 100,000 |
| Grazing loans | 2,450 | 4,000 | 4,000 |
| Subtotal, Farmer Programs | 1,429,135 | 1,010,000 | 810,000 |
| Rural Housing Programs: | | | |
| 502 Low income housing loans | 1,036,487 | 1,287,000 | 1,229,000 |
| Moderate income housing loans | 699,202 | 707,000 | 744,000 |
| 504 Very low income repair loans | 4,568 | 10,000 | 20,000 |
| Rural rental housing loans | 105,063 | 144,000 | 146,000 |
| Farm labor housing loans | 10,214 | 10,000 | -- |
| Farm labor housing grants | 1,746 | 1,000 | -- |
| Rural housing site loans | 2,293 | 5,000 | 3,000 |
| Self-help housing land development loans | 9 | 900 | 900 |
| Mutual & self-help housing grants | 3,728 | 3,832 | -- |
| Subtotal, Housing Programs | 1,863,309 | 2,159,732 | 2,142,900 |
| Technical assistance - grants | | | |
| Community Programs: | | | |
| Water & sewer grants | 29,970 | 30,000 | 20,000 |
| Water & sewer loans | 399,995 | 470,000 | 400,000 |
| Indian land acquisition loans | 3,250 | 10,000 | 10,000 |
| Loans for SCS programs | 23,248 | 24,000 | 24,000 |
| Community facility loans | -- | 50,000 | 200,000 |
| Business & industrial development loans | -- | 200,000 | 400,000 |
| Business & industrial development grants | -- | 10,000 | 10,000 |
| Subtotal, Community Programs | 456,462 | 794,000 | 1,064,000 |
| TOTAL, Farmers Home Administration | $ 3,748,907 | $ 3,963,732 | $ 4,016,900 |

* The $350 million for operating loans was increased by $175 million subsequent to printing of the budget.

EXPIRATION DATE: March 29, 1974

LOANS MADE BY SIX TYPES OF LOANS
TO AMERICAN INDIANS - (BY STATES REPORTING INDIANS) FY 1970

| STATE | OL | | BO | | EM | | FO | | Soil and Water Ind | | BH | | Total Six Types | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| FLA | 1 | 7,000 | | | | | | | | | | | 1 | 7,000 |
| IDAHO | 6 | 27,600 | 1 | 1,000 | | | | | | | 1 | 34,990 | 10 | 63,590 |
| KANSAS | 1 | 2,650 | | | | | 1 | 15,000 | | | 2 | 15,500 | 4 | 33,150 |
| MICH | | | | | | | | | | | 4 | 41,250 | 4 | 41,250 |
| MINN | | | | | | | | | | | 10 | 29,850 | 10 | 29,850 |
| MISS | | | | | 1 | 2,600 | | | | | 4 | 40,200 | 5 | 42,800 |
| MONTANA | 64 | 410,600 | | | | | 5 | 97,000 | | | 6 | 57,300 | 75 | 564,900 |
| NEB | | | | | | | | | | | 1 | 1,500 | 1 | 1,500 |
| NEV | 40 | 137,260 | 1 | 3,500 | | | 2 | 35,000 | | | 3 | 43,190 | 46 | 219,950 |
| N. C. | 50 | 135,140 | 1 | 2,500 | 34 | 111,150 | | | | | 67 | 767,260 | 152 | 1,016,050 |
| N. D. | 14 | 102,830 | 4 | 2,300 | | | 2 | 69,000 | | | 20 | 155,980 | 40 | 330,110 |
| OKLA | 8 | 47,850 | | | 1 | 3,200 | 2 | 33,300 | 1 | 10,640 | 62 | 401,750 | 74 | 486,740 |
| ORE | | | | | | | | | | | 1 | 15,530 | 1 | 15,530 |
| S.D. | 35 | 269,270 | 1 | 3,500 | 1 | 10,000 | 2 | 49,210 | | | 22 | 124,770 | 61 | 456,750 |
| UTAH | 3 | 22,100 | | | | | | | | | 5 | 47,000 | 8 | 69,100 |
| WASH | 4 | 59,510 | | | | | 1 | 22,500 | | | 10 | 124,870 | 15 | 206,880 |
| WIS | | | | | | | | | | | 21 | 210,860 | 21 | 210,860 |
| ARIZ | 21 | 121,750 | 34 | 76,160 | | | 1 | 38,550 | 1 | 3,000 | 25 | 219,700 | 82 | 459,160 |
| CAL | 3 | 8,020 | | | 1 | 1,900 | | | | | 5 | 55,190 | 9 | 65,110 |
| COLO | 1 | 9,500 | | | | | | | | | | | 1 | 9,500 |
| N.M. | 25 | 100,100 | 9 | 7,200 | | | 2 | 42,000 | | | 3 | 20,000 | 39 | 169,300 |
| TEXAS | 1 | 1,500 | | | | | | | | | | | 1 | 1,500 |
| TOTALS | 277 | 1,452,980 | 51 | 96,160 | 38 | 128,850 | 18 | 401,650 | 2 | 13,640 | 274 | 2,406,640 | 660 | 4,499,920 |



0576

UNITED STATES DEPARTMENT OF AGRICULTURE - FARMERS HOME ADMINISTRATION

Table 1

Loans Made by Seven Specified Types, by Race or Ethnic Group, in the United States and in Total for All States Reporting the Same Race-Ethnic Groups, Fiscal Year 1971 a/

| Area and race or ethnic group | Operating loans | | Economic Opportunity loans | | Emergency loans | | Farm Ownership loans | | Recreation loans | | Soil and Water loans | | Rural Housing loans | | Total, seven loan types | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Number | Amount | Number | Amount | Number | Amount | Number | Amount | Number | Amount | Number | Amount | Number | Amount | Number | Amount |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 |
| United States: | | | | | | | | | | | | | | | | |
| White | 36,255 | $258,396,320 | 782 | $1,522,500 | 17,651 | $120,989,880 | 10,519 | $261,761,720 | 40 | $1,083,310 | 1,218 | $7,092,600 | 89,160 | $1,091,468,310 | 155,605 | $1,742,270,640 |
| As % of total | 87.3 | | 60.0 | | 89.5 | | 96.7 | | 95.0 | | 95.5 | | 80.0 | | 89.2 | |
| Negro | 4,880 | 12,556,350 | 459 | 723,750 | 1,978 | 4,508,120 | 307 | 4,319,150 | 1 | 17,850 | 51 | 95,990 | 21,571 | 259,715,950 | 29,283 | 261,935,180 |
| As % of total | 11.7 | | 35.2 | | 10.0 | | 2.8 | | 2.5 | | 4.0 | | 19.4 | | 15.7 | |
| Other | 407 | 2,962,100 | 64 | 119,650 | 94 | 1,358,050 | 52 | 1,200,340 | 2 | 29,000 | 6 | 67,530 | 673 | 7,967,170 | 1,297 | 13,703,620 |
| As % of total | 1.0 | | 4.8 | | .5 | | .5 | | 4.7 | | .5 | | .6 | | .7 | |
| Total | 41,542 | 273,914,770 | 1,304 | 2,365,800 | 19,697 | 126,856,050 | 10,878 | 267,280,990 | 43 | 1,890,160 | 1,275 | 7,256,120 | 111,404 | 1,359,149,430 | 186,185 | 2,017,915,560 |
| 22 States reporting White, Negro and Other: | | | | | | | | | | | | | | | | |
| White | 13,655 | 85,697,590 | 480 | 988,090 | 3,626 | 27,584,050 | 3,818 | 85,822,180 | 19 | 509,630 | 612 | 2,315,370 | 46,279 | 554,991,230 | 68,449 | 755,906,120 |
| As % of total 22 states | 85.0 | | 70.4 | | 77.4 | | 96.3 | | 100.0 | | 96.4 | | 78.4 | | 80.5 | |
| Negro | 2,397 | 6,111,640 | 197 | 290,880 | 1,057 | 2,586,670 | 147 | 2,358,880 | 0 | 0 | 22 | 37,510 | 12,661 | 146,409,870 | 16,481 | 157,675,050 |
| As % of total 22 states | 14.9 | | 28.9 | | 22.5 | | 3.7 | | 0 | | 3.5 | | 21.5 | | 19.4 | |
| Other | 9 | 50,220 | 5 | 7,570 | 4 | 188,500 | 1 | 11,500 | 0 | 0 | 1 | 4,500 | 68 | 706,200 | 88 | 968,490 |
| As % of total 22 states | * | | .7 | | .1 | | * | | 0 | | * | | .1 | | * | |
| Total | 16,061 | 89,859,450 | 682 | 1,286,540 | 4,687 | 30,359,200 | 3,966 | 88,072,560 | 19 | 509,630 | 635 | 2,357,380 | 58,968 | 702,107,300 | 85,018 | 914,549,660 |
| 22 States reporting White, Negro, American Indian and Other: | | | | | | | | | | | | | | | | |
| White | 18,096 | 135,836,080 | 247 | 423,550 | 12,067 | 73,481,320 | 5,771 | 148,549,480 | 18 | 467,150 | 498 | 3,491,390 | 38,851 | 417,606,720 | 69,468 | 779,855,690 |
| As % of total 22 states | 87.5 | | 49.2 | | 92.7 | | 96.8 | | 90.0 | | 93.2 | | 80.7 | | 85.5 | |
| Negro | 2,346 | 5,989,800 | 232 | 383,920 | 898 | 1,886,120 | 151 | 1,935,350 | 1 | 17,850 | 27 | 56,700 | 7,144 | 82,871,820 | 10,999 | 93,143,550 |
| As % of total 22 states | 11.3 | | 45.3 | | 6.9 | | 2.5 | | 5.0 | | 5.7 | | 18.0 | | 13.5 | |
| American Indian | 234 | 1,806,710 | 9 | 20,890 | 35 | 90,370 | 31 | 597,680 | 0 | 0 | 4 | 26,090 | 487 | 4,969,520 | 718 | 7,510,600 |
| As % of total 22 states | 1.1 | | 1.8 | | .3 | | .5 | | 0 | | .9 | | 1.0 | | .9 | |
| Other | 49 | 356,200 | 24 | 48,130 | 29 | 634,040 | 12 | 298,260 | 1 | 20,000 | 5 | 36,940 | 517 | 1,162,000 | 737 | 2,555,570 |
| As % of total 22 states | .2 | | 4.7 | | .2 | | .2 | | 5.0 | | .2 | | .3 | | .4 | |
| Total | 20,725 | 143,988,790 | 512 | 875,890 | 13,026 | 76,091,850 | 5,965 | 151,380,710 | 20 | 505,000 | 470 | 3,611,120 | 40,699 | 506,612,060 | 81,817 | 883,065,420 |
| 5 States reporting White, Negro, American Indian, Spanish and Other: | | | | | | | | | | | | | | | | |
| White | 4,080 | 36,489,660 | 26 | 46,620 | 1,770 | 18,850,920 | 878 | 26,249,270 | 3 | 66,530 | 150 | 1,153,470 | 6,762 | 84,206,120 | 13,660 | 167,062,590 |
| As % of total 5 states | 86.8 | | 25.6 | | 89.2 | | 92.7 | | 75.0 | | 88.2 | | 57.6 | | 69.4 | |
| Negro | 137 | 454,910 | 30 | 48,930 | 17 | 35,330 | 9 | 144,900 | 0 | 0 | 2 | 1,780 | 1,568 | 10,450,640 | 1,763 | 11,116,490 |
| As % of total 5 states | 2.9 | | 27.3 | | .9 | | 1.0 | | 0 | | 1.2 | | 13.4 | | 8.9 | |
| American Indian | 80 | 357,390 | 21 | 34,780 | 9 | 4,560 | 1 | 55,000 | 1 | 9,000 | 0 | 0 | 32 | 231,680 | 144 | 1,194,410 |
| As % of total 5 states | 1.7 | | 19.1 | | .4 | | .1 | | 25.0 | | 0 | | .3 | | .7 | |
| Spanish | 424 | 2,372,990 | 29 | 64,840 | 168 | 1,075,610 | 52 | 1,140,790 | 0 | 0 | 18 | 134,370 | 3,320 | 34,664,240 | 4,010 | 39,450,240 |
| As % of total 5 states | 8.9 | | 26.4 | | 8.5 | | 5.5 | | 0 | | 10.6 | | 28.4 | | 20.4 | |
| Other | 35 | 391,580 | 4 | 8,880 | 29 | 440,560 | 7 | 257,740 | 0 | 0 | 0 | 0 | 29 | 395,770 | 95 | 1,474,550 |
| As % of total 5 states | .2 | | 3.6 | | 1.2 | | .2 | | 0 | | 0 | | .2 | | .5 | |
| Total | 4,756 | 40,066,550 | 110 | 203,450 | 1,984 | 20,406,980 | 947 | 27,827,780 | 4 | 75,530 | 170 | 1,289,620 | 11,759 | 130,430,950 | 19,710 | 220,298,280 |

a/ Excludes Hawaii, Puerto Rico and Virgin Islands.

* Less than 0.05 percent.

Loans Made by Seven Specified Types by Each of the 48 States Reporting in Write-
Negro and All Other, Fiscal Year 1[illegible]

Table 2 (1)

| State and race or ethnic group | Operating loans | | Economic Opportunity loans | | Emergency loans | | Farm Ownership loans | | Recreation loans | | Soil and Water loans | | Total Housing loans | | Total, seven loan types | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Number | Amount | Number | Amount | Number | Amount | Number | Amount | Number | Amount | Number | Amount | Number | Amount | Number | Amount |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 |
| **Alabama:** | | | | | | | | | | | | | | | | |
| White | 1,117 | $5,600,[illegible] | 26 | $68,550 | 406 | $2,753,160 | 118 | $5,651,910 | 1 | $34,000 | 42 | $179,500 | 1,880 | $41,426,660 | 5,489 | $[illegible] |
| Negro | 576 | 887,920 | 66 | 97,050 | 182 | 349,090 | 20 | 243,460 | 0 | 0 | 6 | 9,440 | 2,172 | 20,651,560 | 3,022 | 22,213,110 |
| Other | 1 | 1,800 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 12 | 132,750 | 13 | 134,550 |
| Total | 1,694 | 6,490,390 | 92 | 165,600 | 588 | 3,091,050 | 138 | 5,895,370 | 1 | 34,000 | 48 | 188,940 | 5,764 | 62,210,970 | 8,524 | 77,998,910 |
| **Arkansas:** | | | | | | | | | | | | | | | | |
| White | 1,061 | 7,478,190 | 65 | 132,390 | 584 | 4,601,220 | 11 | 8,565,000 | 0 | 0 | 140 | 514,410 | 4,668 | 58,459,970 | 7,419 | 71,751,160 |
| Negro | 360 | 1,020,390 | 21 | 26,980 | 371 | 936,370 | 24 | 321,030 | 0 | 0 | 3 | 4,790 | 1,193 | 10,045,180 | 1,972 | 12,354,740 |
| Other | 0 | 6,790 | 2 | 3,570 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 6,420 | 2 | 23,620 | 11 | 41,410 |
| Total | 1,422 | 8,505,370 | 89 | 162,940 | 955 | 5,537,590 | 35 | 8,886,030 | 0 | 0 | 144 | 525,725 | 5,867 | 68,527,760 | 9,402 | 84,695,315 |
| **Connecticut:** | | | | | | | | | | | | | | | | |
| White | 52 | 400,720 | 0 | 0 | 3 | 67,620 | 11 | 228,970 | 0 | 0 | 0 | 0 | 306 | 4,785,990 | 372 | 5,483,300 |
| Negro | 2 | 5,500 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 35,200 | 4 | 40,700 |
| Other | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 54 | 406,220 | 0 | 0 | 3 | 67,620 | 11 | 228,970 | 0 | 0 | 0 | 0 | 308 | 4,821,190 | 376 | 5,524,000 |
| **Delaware:** | | | | | | | | | | | | | | | | |
| White | 41 | 249,000 | 0 | 0 | 0 | 0 | 13 | 347,750 | 1 | 72,000 | 1 | 15,000 | 216 | 3,696,460 | 292 | 4,380,210 |
| Negro | 1 | 2,000 | 0 | 0 | 0 | 0 | 1 | 40,000 | 0 | 0 | 0 | 0 | 87 | 1,271,840 | 89 | 1,313,840 |
| Other | 1 | 2,400 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 1,000 | 2 | 3,400 |
| Total | 43 | 253,400 | 0 | 0 | 0 | 0 | 14 | 387,750 | 1 | 72,000 | 1 | 15,000 | 304 | 4,969,300 | 383 | 5,697,450 |
| **Georgia:** | | | | | | | | | | | | | | | | |
| White | 1,121 | 9,216,390 | 11 | 71,120 | 112 | 3,002,550 | 220 | 4,764,760 | 1 | 15,250 | 3 | 42,200 | 3,149 | 41,254,690 | 4,819 | 58,386,160 |
| Negro | 346 | 1,673,100 | 19 | 42,560 | 112 | 621,860 | 17 | 356,530 | 0 | 0 | 0 | 0 | 2,098 | 25,228,980 | 2,610 | 27,923,010 |
| Other | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 14,400 | 1 | 14,400 |
| Total | 1,467 | 10,889,490 | 30 | 113,680 | 224 | 3,624,410 | 237 | 5,121,290 | 1 | 15,250 | 3 | 42,200 | 5,248 | 66,498,070 | 7,430 | 86,323,590 |
| **Indiana:** | | | | | | | | | | | | | | | | |
| White | 558 | 5,329,100 | 2 | 5,500 | 196 | 1,830,500 | 206 | 6,625,620 | 3 | 105,000 | 24 | 74,800 | 4,079 | 50,448,200 | 5,068 | 64,416,010 |
| Negro | 1 | 2,000 | 0 | 0 | 3 | 19,400 | 1 | 35,000 | 0 | 0 | 0 | 0 | 8 | 100,700 | 13 | 161,100 |
| Other | 1 | 19,490 | 0 | 0 | 1 | 1,000 | 0 | 0 | 0 | 0 | 0 | 0 | 8 | 322,000 | 10 | 80,240 |
| Total | 560 | 5,356,090 | 2 | 5,500 | 200 | 1,850,500 | 207 | 6,660,620 | 3 | 105,000 | 24 | 74,800 | 4,095 | 50,870,900 | 5,091 | 64,657,480 |
| **Iowa:** | | | | | | | | | | | | | | | | |
| White | 1,414 | 11,626,200 | 0 | 0 | 185 | 762,270 | 304 | 9,736,440 | 0 | 0 | 58 | 382,500 | 1,845 | 19,174,720 | 3,806 | 41,682,130 |
| Negro | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 21,250 | 2 | 21,250 |
| Other | 1 | 6,000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 1,000 | 2 | 7,000 |
| Total | 1,415 | 11,632,200 | 0 | 0 | 185 | 762,270 | 304 | 9,736,440 | 0 | 0 | 58 | 382,500 | 1,848 | 19,196,970 | 3,810 | 41,912,380 |
| **Kentucky:** | | | | | | | | | | | | | | | | |
| White | 1,224 | 4,550,340 | 166 | 343,840 | 46 | 401,310 | 379 | 8,406,550 | 0 | 0 | 70 | 151,850 | 3,361 | 35,020,660 | 5,246 | 48,873,530 |
| Negro | 46 | 99,820 | 9 | 21,200 | 0 | 0 | 3 | 56,800 | 0 | 0 | 0 | 0 | 203 | 1,869,680 | 251 | 2,047,400 |
| Other | 1 | 900 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 900 | 2 | 1,800 |
| Total | 1,271 | 4,651,160 | 175 | 365,040 | 46 | 401,310 | 382 | 8,462,350 | 0 | 0 | 70 | 151,850 | 3,564 | 36,890,140 | 5,499 | 50,921,730 |
| **Maine:** | | | | | | | | | | | | | | | | |
| White | 1,190 | 7,596,500 | 2 | 4,800 | 305 | 2,147,310 | 146 | 3,218,380 | 1 | 12,000 | 15 | 34,510 | 2,171 | 26,061,710 | 3,830 | 38,075,260 |
| Negro | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3 | 49,000 | 3 | 49,000 |
| Other | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 5 | 37,600 | 5 | 37,600 |
| Total | 1,190 | 7,596,500 | 2 | 4,800 | 305 | 2,147,310 | 146 | 3,218,380 | 1 | 12,000 | 15 | 34,510 | 2,179 | 26,148,310 | 3,838 | 38,161,860 |
| **Maryland:** | | | | | | | | | | | | | | | | |
| White | 181 | 946,610 | 6 | 10,900 | 0 | 0 | 32 | 941,080 | 0 | 0 | 0 | 0 | 751 | 11,554,810 | 970 | 13,453,360 |
| Negro | 38 | 66,530 | 3 | 4,980 | 0 | 0 | 5 | 70,060 | 0 | 0 | 0 | 0 | 261 | 5,882,030 | 307 | 6,023,600 |
| Other | 0 | 0 | 1 | 2,800 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 32,000 | 3 | 32,200 |
| Total | 219 | 1,013,140 | 10 | 19,680 | 0 | 0 | 37 | 1,011,140 | 0 | 0 | 0 | 0 | 1,014 | 17,468,840 | 1,280 | 19,509,160 |
| **Massachusetts:** | | | | | | | | | | | | | | | | |
| White | 96 | 478,330 | 0 | 0 | 0 | 0 | 21 | 479,160 | 0 | 0 | 1 | 3,850 | 297 | 4,504,630 | 395 | 5,465,960 |
| Negro | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3 | 44,400 | 3 | 44,400 |
| Other | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 96 | 478,330 | 0 | 0 | 0 | 0 | 21 | 479,160 | 0 | 0 | 1 | 3,850 | 300 | 4,549,030 | 398 | 5,510,360 |



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[illegible] (Table 2 (2))

| State and race or ethnic group | Operative loans | | Economic opportunity loans | | Emergency loans | | Non-farm-size loans | | Operating loans | | Loans to Water Users | | Other farm loans | | Total, farm loan types | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Number | Amount | Number | Amount | Number | Amount | Number | Amount | Number | Amount | Number | Amount | Number | Amount | Number | Amount |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 |
| Missouri | | | | | | | | | | | | | | | | |
| White | 1,169 | $8,240,140 | 21 | $29,315 | 1,058 | $7,087,910 | 544 | $13,731,210 | 2 | $62,550 | 199 | $768,840 | 4,591 | $31,926,970 | 7,584 | $81,876,270 |
| Negro | 19 | 54,570 | 0 | 0 | 41 | 214,120 | 0 | 70,920 | 0 | 0 | 7 | 9,110 | 178 | 1,419,700 | 245 | 1,768,420 |
| Other | 1 | 4,300 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 4,300 |
| Total | 1,189 | 8,299,010 | 21 | 29,315 | 1,099 | 7,302,030 | 544 | 13,802,130 | 2 | 62,550 | 206 | 777,950 | 4,769 | 33,346,670 | 7,830 | 83,618,690 |
| New Hampshire | | | | | | | | | | | | | | | | |
| White | 79 | 359,520 | 0 | 0 | 0 | 0 | 16 | 836,880 | 0 | 0 | 0 | 0 | 525 | 6,335,667 | 620 | 7,531,067 |
| Negro | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 79 | 359,520 | 0 | 0 | 0 | 0 | 16 | 836,880 | 0 | 0 | 0 | 0 | 525 | 6,335,667 | 620 | 7,531,067 |
| New Jersey | | | | | | | | | | | | | | | | |
| White | 158 | 1,295,350 | 0 | 0 | 26 | 395,200 | 26 | 666,900 | 4 | 122,770 | 0 | 0 | 927 | 11,252,680 | 1,141 | 15,733,900 |
| Negro | 2 | 9,900 | 0 | 0 | 0 | 0 | 3 | 19,500 | 0 | 0 | 1 | 3,500 | 161 | 1,912,480 | 167 | 1,965,380 |
| Other | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 10 | 101,400 | 10 | 101,400 |
| Total | 160 | 1,305,250 | 0 | 0 | 26 | 395,200 | 29 | 686,400 | 4 | 122,770 | 1 | 3,500 | 1,098 | 13,266,560 | 1,318 | 17,800,680 |
| Ohio | | | | | | | | | | | | | | | | |
| White | 351 | 2,708,620 | 1 | 450 | 17 | 265,160 | 111 | 3,474,550 | 0 | 0 | 8 | 33,100 | 2,963 | 32,262,190 | 3,451 | 38,891,900 |
| Negro | 2 | 7,840 | 1 | 400 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 26 | 261,180 | 29 | 269,420 |
| Other | 0 | 0 | 0 | 0 | 1 | 18,400 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 21,200 | 3 | 39,600 |
| Total | 353 | 2,716,460 | 2 | 800 | 18 | 283,560 | 111 | 3,474,550 | 0 | 0 | 8 | 33,100 | 2,991 | 32,544,570 | 3,483 | 39,370,580 |
| Pennsylvania | | | | | | | | | | | | | | | | |
| White | 397 | 3,437,652 | 6 | 12,000 | 8 | 480,400 | 135 | 3,066,170 | 2 | 19,600 | 2 | 6,700 | 1,431 | 21,899,960 | 2,103 | 28,922,610 |
| Negro | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 31,000 | 0 | 0 | 0 | 0 | 28 | 246,000 | 29 | 277,000 |
| Other | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 21,200 | 2 | 21,200 |
| Total | 397 | 3,437,652 | 6 | 12,000 | 8 | 480,400 | 136 | 3,097,170 | 2 | 19,600 | 2 | 6,700 | 1,461 | 22,167,160 | 2,134 | 29,221,210 |
| Rhode Island | | | | | | | | | | | | | | | | |
| White | 19 | 76,950 | 0 | 0 | 0 | 0 | 2 | 32,400 | 0 | 0 | 0 | 0 | 64 | 787,538 | 84 | 896,900 |
| Negro | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 10,400 | 1 | 10,400 |
| Total | 19 | 76,950 | 0 | 0 | 0 | 0 | 2 | 32,400 | 0 | 0 | 0 | 0 | 65 | 797,938 | 85 | 907,300 |
| South Carolina | | | | | | | | | | | | | | | | |
| White | 546 | 3,044,950 | 18 | 41,680 | 217 | 2,164,610 | 163 | 3,107,770 | 1 | 8,050 | 20 | 55,010 | 3,009 | 41,732,980 | 3,995 | 50,160,610 |
| Negro | 590 | 1,309,470 | 60 | 85,940 | 248 | 394,960 | 33 | 398,240 | 0 | 0 | 7 | 7,870 | 8,108 | 11,770,900 | 9,051 | 13,967,377 |
| Other | 1 | 2,100 | 0 | 0 | 0 | 0 | 1 | 11,100 | 0 | 0 | 0 | 0 | 1 | 124,520 | 3 | 137,720 |
| Total | 1,137 | 4,356,520 | 78 | 127,620 | 475 | 2,559,570 | 197 | 3,517,110 | 1 | 8,050 | 27 | 62,880 | 11,118 | 53,628,400 | 13,049 | 64,265,610 |
| Tennessee | | | | | | | | | | | | | | | | |
| White | 971 | 4,139,940 | 50 | 95,340 | 173 | 1,387,910 | 206 | 1,868,310 | 0 | 0 | 21 | 19,910 | 3,130 | 32,703,760 | 4,547 | 39,215,180 |
| Negro | 200 | 494,110 | 8 | 19,470 | 80 | 142,270 | 19 | 247,570 | 0 | 0 | 2 | 2,800 | 237 | 4,498,197 | 547 | 5,404,417 |
| Other | 1 | 2,100 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 3,200 | 2 | 5,300 |
| Total | 1,172 | 4,636,150 | 58 | 114,810 | 253 | 1,530,180 | 225 | 2,115,880 | 0 | 0 | 23 | 22,710 | 3,368 | 37,205,157 | 5,096 | 44,624,897 |
| Vermont | | | | | | | | | | | | | | | | |
| White | 381 | 2,645,450 | 1 | 3,300 | 17 | 111,000 | 100 | 2,641,270 | 1 | 24,000 | 2 | 5,000 | 827 | 3,275,750 | 1,331 | 14,255,770 |
| Negro | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 20,000 | 0 | 0 | 0 | 0 | 1 | 11,200 | 2 | 31,200 |
| Other | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 381 | 2,645,450 | 1 | 3,300 | 17 | 111,000 | 102 | 2,661,270 | 1 | 24,000 | 2 | 5,000 | 828 | 3,286,950 | 1,333 | 14,286,970 |
| Virginia | | | | | | | | | | | | | | | | |
| White | 136 | 2,198,350 | 5 | 3,050 | 6 | 108,740 | 156 | 3,828,996 | 2 | 16,410 | 1 | 150 | 2,242 | 25,706,316 | 2,918 | 31,856,980 |
| Negro | 491 | 594,800 | 2 | 800 | 0 | 0 | 14 | 127,190 | 0 | 0 | 0 | 0 | 1,130 | 17,920,020 | 1,637 | 17,842,810 |
| Other | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 154,000 | 2 | 154,000 |
| Total | 627 | 2,793,150 | 7 | 3,850 | 6 | 108,740 | 170 | 3,956,186 | 2 | 16,410 | 1 | 150 | 3,374 | 43,780,336 | 4,557 | 50,853,790 |
| West Virginia | | | | | | | | | | | | | | | | |
| White | 643 | 2,225,315 | 92 | 131,110 | 1 | 5,000 | 106 | 1,592,410 | 0 | 0 | 3 | 6,000 | 2,017 | 24,088,615 | 2,872 | 27,951,980 |
| Negro | 6 | 11,790 | 1 | 2,500 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 39 | 198,215 | 47 | 214,505 |
| Other | 0 | 0 | 1 | 100 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 100 |
| Total | 649 | 2,237,105 | 94 | 133,710 | 1 | 5,000 | 106 | 1,592,410 | 0 | 0 | 3 | 6,000 | 2,056 | 24,286,830 | 2,908 | 28,166,585 |

Loans Made by Seven Specified Types by Race or Ethnic Group in 20 States Reporting by White, Negro, American Indian and All Other, Fiscal Year 1971

Table 3 (1)

| State and race or ethnic group | Operating loans | | Economic Opportunity loans | | Emergency loans | | Farm Ownership loans | | Recreation loans | | Soil and Water loans | | Rural Housing loans | | Total, seven loan types | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Number | Amount | Number | Amount | Number | Amount | Number | Amount | Number | Amount | Number | Amount | Number | Amount | Number | Amount |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 |
| Alaska: | | | | | | | | | | | | | | | | |
| White | 3 | $18,500 | 1 | $2,000 | 3 | $20,500 | 1 | $28,000 | 0 | 0 | 0 | 0 | 92 | $1,752,340 | 100 | $1,821,340 |
| Negro | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 15,000 | 1 | 15,000 |
| American Indian | 0 | 0 | 1 | 3,500 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 26 | 458,100 | 27 | 461,600 |
| Other | 0 | 0 | 2 | 3,700 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 34,500 | 4 | 38,200 |
| Total | 3 | 18,500 | 4 | 9,200 | 3 | 20,500 | 1 | 28,000 | 0 | 0 | 0 | 0 | 121 | 2,259,940 | 132 | 2,336,940 |
| Florida: | | | | | | | | | | | | | | | | |
| White | 333 | 2,045,370 | 3 | 6,750 | 78 | 887,600 | 127 | 2,295,350 | 0 | 0 | 8 | $35,950 | 1,264 | 16,773,320 | 1,813 | 22,044,340 |
| Negro | 180 | 482,770 | 0 | 0 | 7 | 28,430 | 18 | 176,550 | 0 | 0 | 2 | 4,330 | 590 | 6,828,360 | 797 | 7,520,440 |
| American Indian | 3 | 22,500 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 15,200 | 4 | 37,700 |
| Other | 1 | 11,000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 23,450 | 3 | 34,450 |
| Total | 517 | 2,562,640 | 3 | 6,750 | 85 | 916,030 | 145 | 2,471,900 | 0 | 0 | 10 | 40,280 | 1,857 | 23,640,330 | 2,617 | 29,637,930 |
| Idaho: | | | | | | | | | | | | | | | | |
| White | 1,008 | 8,560,780 | 2 | 2,500 | 58 | 1,790,420 | 314 | 8,589,320 | 2 | $40,000 | 38 | 515,680 | 1,365 | 19,907,600 | 2,787 | 39,388,300 |
| Negro | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| American Indian | 11 | 66,550 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 14 | 225,140 | 25 | 291,690 |
| Other | 10 | 102,430 | 1 | 1,430 | 2 | 48,650 | 4 | 89,740 | 0 | 0 | 1 | 36,240 | 11 | 170,540 | 29 | 449,730 |
| Total | 1,029 | 8,709,760 | 3 | 3,930 | 60 | 1,839,070 | 318 | 8,679,060 | 2 | 40,000 | 39 | 551,920 | 1,390 | 20,303,280 | 2,841 | 40,129,720 |
| Illinois: | | | | | | | | | | | | | | | | |
| White | 1,216 | 9,957,740 | 5 | 3,390 | 646 | 4,211,070 | 286 | 8,649,860 | 1 | 29,700 | 4 | 17,550 | 1,464 | 17,855,640 | 3,622 | 40,724,950 |
| Negro | 3 | 7,300 | 1 | 250 | 0 | 0 | 0 | 0 | 1 | 17,850 | 0 | 0 | 30 | 355,320 | 35 | 380,720 |
| American Indian | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other | 4 | 30,400 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 20,200 | 6 | 50,600 |
| Total | 1,223 | 9,995,440 | 6 | 3,640 | 646 | 4,211,070 | 286 | 8,649,860 | 2 | 47,550 | 4 | 17,550 | 1,496 | 18,231,160 | 3,663 | 41,156,290 |
| Kansas: | | | | | | | | | | | | | | | | |
| White | 598 | 4,437,370 | 2 | 2,430 | 521 | 3,428,670 | 413 | 11,115,620 | 0 | 0 | 13 | 86,050 | 1,341 | 14,123,960 | 2,888 | 33,194,150 |
| Negro | 3 | 4,610 | 0 | 0 | 4 | 22,100 | 1 | 34,730 | 0 | 0 | 0 | 0 | 20 | 225,560 | 28 | 287,000 |
| American Indian | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3 | 16,550 | 3 | 16,550 |
| Other | 1 | 11,600 | 0 | 0 | 9 | 373,550 | 0 | 0 | 0 | 0 | 0 | 0 | 4 | 61,270 | 14 | 446,420 |
| Total | 602 | 4,453,580 | 2 | 2,430 | 534 | 3,824,320 | 414 | 11,150,400 | 0 | 0 | 13 | 86,050 | 1,368 | 14,427,340 | 2,933 | 33,946,120 |
| Louisiana: | | | | | | | | | | | | | | | | |
| White | 813 | 7,721,980 | 34 | 72,160 | 812 | 7,002,250 | 143 | 3,563,590 | 0 | 0 | 10 | 54,500 | 948 | 18,310,110 | 2,760 | 38,724,790 |
| Negro | 347 | 1,067,310 | 15 | 20,720 | 325 | 689,690 | 13 | 149,390 | 0 | 0 | 6 | 13,080 | 634 | 6,213,970 | 1,338 | 8,154,160 |
| American Indian | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other | 0 | 0 | 2 | 4,400 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 5 | 30,700 | 7 | 35,100 |
| Total | 1,160 | 8,789,290 | 49 | 97,280 | 1,137 | 7,691,940 | 156 | 3,713,980 | 0 | 0 | 16 | 67,580 | 1,587 | 16,564,980 | 4,105 | 36,934,050 |
| Michigan: | | | | | | | | | | | | | | | | |
| White | 583 | 6,023,200 | 1 | 700 | 8 | 94,060 | 112 | 3,276,220 | 2 | 62,500 | 4 | 71,600 | 3,274 | 48,276,850 | 3,984 | 57,805,130 |
| Negro | 6 | 57,050 | 0 | 0 | 0 | 0 | 1 | 60,000 | 0 | 0 | 0 | 0 | 60 | 693,400 | 67 | 805,450 |
| American Indian | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 9 | 114,950 | 9 | 114,950 |
| Other | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 14 | 181,110 | 14 | 181,110 |
| Total | 589 | 6,080,250 | 1 | 700 | 8 | 94,060 | 113 | 3,336,220 | 2 | 62,500 | 4 | 71,600 | 3,357 | 49,266,310 | 4,074 | 58,906,640 |
| Minnesota: | | | | | | | | | | | | | | | | |
| White | 1,333 | 8,988,810 | 1 | 1,300 | 5,735 | 38,011,400 | 368 | 3,684,330 | 1 | 19,000 | 16 | 139,160 | 1,279 | 16,264,440 | 8,733 | 83,108,440 |
| Negro | 1 | 3,300 | 0 | 0 | 1 | 3,000 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 8,200 | 3 | 14,500 |
| American Indian | 0 | 0 | 0 | 0 | 2 | 5,300 | 0 | 0 | 0 | 0 | 0 | 0 | 10 | 57,730 | 12 | 63,030 |
| Other | 2 | 13,240 | 0 | 0 | 8 | 36,630 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 630 | 11 | 50,800 |
| Total | 1,336 | 9,004,850 | 1 | 1,300 | 5,746 | 38,056,330 | 368 | 3,684,330 | 1 | 19,000 | 16 | 139,160 | 1,291 | 16,331,000 | 8,759 | 83,242,770 |

Loans Made by Farmers Specified Types by Each of the 50 States Reporting by White, Negro, American Indian and All Other, Fiscal Year 1971

Table 3 (1)

| State and race or ethnic group | Operating loans | | Economic Opportunity loans | | Emergency loans | | Farm Ownership loans | | Recreation loans | | Soil and water loans | | Rural Housing loans | | Total, seven loan types | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Number | Amount | Number | Amount | Number | Amount | Number | Amount | Number | Amount | Number | Amount | Number | Amount | Number | Amount |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 |
| Mississippi: | | | | | | | | | | | | | | | | |
| White | 1,162 | $6,597,320 | 26 | $54,400 | 800 | $7,295,880 | 429 | $6,954,770 | 0 | 0 | 53 | $170,150 | 3,315 | $36,550,640 | 5,785 | $57,918,160 |
| Negro | 799 | 1,317,830 | 88 | 161,330 | 300 | 745,170 | 72 | 742,700 | 0 | 0 | 17 | 32,710 | 2,651 | 27,635,260 | 4,807 | 30,638,100 |
| American Indian | 1 | 2,400 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 4 | 45,100 | 5 | 47,500 |
| Other | 2 | 8,960 | 1 | 200 | 1 | 104,450 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 22,900 | 6 | 136,510 |
| Total | 1,964 | 7,921,510 | 115 | 215,930 | 1,201 | 8,145,500 | 501 | 7,697,470 | 0 | 0 | 70 | 202,860 | 5,953 | 64,337,400 | 9,603 | 88,740,270 |
| Montana: | | | | | | | | | | | | | | | | |
| White | 603 | 5,488,990 | 2 | 2,790 | 3 | 71,160 | 114 | 3,626,140 | 0 | 0 | 18 | 63,510 | 243 | 2,964,940 | 983 | 12,231,530 |
| Negro | 1 | 9,050 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 9,050 |
| American Indian | 65 | 509,810 | 0 | 0 | 0 | 0 | 12 | 223,200 | 0 | 0 | 1 | 6,500 | 7 | 95,130 | 85 | 834,640 |
| Other | 1 | 4,700 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | $20,000 | 0 | 0 | 1 | 480 | 3 | 25,180 |
| Total | 670 | 6,013,550 | 2 | 2,790 | 3 | 71,160 | 126 | 3,843,340 | 1 | 20,000 | 19 | 90,010 | 251 | 3,060,550 | 1,072 | 13,101,400 |
| Nebraska: | | | | | | | | | | | | | | | | |
| White | 1,146 | 8,011,950 | 4 | 6,700 | 439 | 2,358,230 | 319 | 10,249,080 | 0 | 0 | 42 | 667,500 | 696 | 7,953,750 | 2,640 | 29,247,210 |
| Negro | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 23,000 | 2 | 23,000 |
| American Indian | 0 | 0 | 0 | 0 | 1 | 2,000 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 15,370 | 3 | 17,370 |
| Other | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 54,800 | 0 | 0 | 0 | 0 | 4 | 18,700 | 5 | 73,500 |
| Total | 1,148 | 8,011,950 | 4 | 6,700 | 440 | 2,360,230 | 320 | 10,303,880 | 0 | 0 | 42 | 667,500 | 696 | 8,010,820 | 2,690 | 29,361,080 |
| Nevada: | | | | | | | | | | | | | | | | |
| White | 57 | 584,480 | 0 | 0 | 0 | 0 | 3 | 89,100 | 0 | 0 | 1 | 15,000 | 94 | 1,559,670 | 155 | 2,248,250 |
| Negro | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 13,000 | 1 | 13,000 |
| American Indian | 41 | 330,030 | 0 | 0 | 0 | 0 | 2 | 13,720 | 0 | 0 | 0 | 0 | 1 | 2,600 | 44 | 346,350 |
| Other | 1 | 120 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 4 | 20,000 | 5 | 20,120 |
| Total | 99 | 914,630 | 0 | 0 | 0 | 0 | 5 | 102,820 | 0 | 0 | 1 | 15,000 | 100 | 1,605,270 | 205 | 2,657,720 |
| New York: | | | | | | | | | | | | | | | | |
| White | 985 | 7,501,450 | 3 | 2,800 | 26 | 182,390 | 253 | 5,069,920 | 3 | 23,250 | 4 | 5,200 | 1,954 | 23,710,930 | 3,228 | 36,495,940 |
| Negro | 2 | 5,800 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 131 | 1,408,140 | 133 | 1,413,940 |
| American Indian | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 18,500 | 0 | 0 | 0 | 0 | 2 | 12,600 | 3 | 31,200 |
| Other | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 11,800 | 0 | 0 | 0 | 0 | 14 | 21,870 | 15 | 33,670 |
| Total | 987 | 7,507,250 | 3 | 2,800 | 26 | 182,390 | 255 | 5,099,420 | 3 | 23,250 | 4 | 5,200 | 2,100 | 25,253,940 | 3,378 | 38,074,250 |
| North Carolina: | | | | | | | | | | | | | | | | |
| White | 1,843 | 8,837,870 | 119 | 186,820 | 156 | 1,066,950 | 260 | 4,849,390 | 3 | 85,600 | 19 | 105,340 | 4,089 | 52,633,970 | 6,505 | 67,816,940 |
| Negro | 9[illegible] | 2,055,130 | 124 | 197,600 | 135 | 347,960 | 31 | 532,900 | 0 | 0 | 1 | 1,800 | 3,088 | 38,142,410 | 4,511 | 41,078,800 |
| American Indian | 37 | 132,350 | 1 | 1,000 | 25 | 72,020 | 4 | 48,620 | 0 | 0 | 0 | 0 | 129 | 1,813,610 | 196 | 2,068,580 |
| Other | 7 | 27,620 | 10 | 14,080 | 1 | 1,900 | 2 | 31,400 | 0 | 0 | 0 | 0 | 7 | 77,370 | 27 | 151,870 |
| Total | 2,8[illegible] | 11,049,350 | 254 | 400,500 | 317 | 1,488,830 | 297 | 5,512,450 | 3 | 85,600 | 20 | 107,140 | 7,313 | 92,667,360 | 11,039 | 112,111,210 |
| North Dakota: | | | | | | | | | | | | | | | | |
| White | 1,091 | 8,379,526 | 12 | 29,200 | 1,822 | 10,295,150 | 449 | 13,872,700 | 1 | 55,000 | 10 | 115,740 | 994 | 12,086,290 | 4,379 | 45,432,900 |
| Negro | 1 | 5,900 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 9,500 | 2 | 15,400 |
| American Indian | 9[illegible] | 147,140 | 5 | 11,490 | 4 | 9,550 | 4 | 92,100 | 0 | 0 | 0 | 0 | 50 | 584,710 | 93 | 1,845,090 |
| Other | 1 | 14,000 | 0 | 5,500 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 19,500 |
| Total | 1,1[illegible] | 8,546,566 | 21 | 46,190 | 1,826 | 10,330,900 | 453 | 13,964,800 | 1 | 55,000 | 10 | 115,740 | 1,045 | 12,639,500 | 4,480 | 46,312,810 |
| Oklahoma: | | | | | | | | | | | | | | | | |
| White | 996 | 7,436,500 | 7 | 15,850 | 704 | 4,219,380 | 725 | 18,851,640 | 0 | 0 | 64 | 546,380 | 3,044 | 35,928,780 | 5,540 | 67,048,530 |
| American Indian | 66 | 161,050 | 6 | 4,020 | 26 | 99,770 | 15 | 294,060 | 0 | 0 | 1 | 4,760 | 147 | 1,141,110 | 261 | 1,694,770 |
| Other | 1[illegible] | 5,600 | 1 | 3,500 | 1 | 1,500 | 5 | 151,380 | 0 | 0 | 2 | 17,390 | 80 | 802,150 | 101 | 1,981,520 |
| Total | 1,07[illegible] | 7,603,250 | 15 | 23,370 | 734 | 4,320,810 | 746 | 19,290,080 | 0 | 0 | 67 | 568,530 | 3,287 | 38,063,810 | 5,900 | 70,748,820 |



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Loans Made by Seven Specified Types by Each of the 22 States Reporting by White, Negro, American Indian and All Other, Fiscal Year 1971

Table 3 (3)

| State and race or ethnic group | Operating loans | | Economic Opportunity loans | | Emergency loans | | Farm Ownership loans | | Recreation loans | | Soil and Water loans | | Rural Housing loans | | Total, seven loan types | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Number | Amount | Number | Amount | Number | Amount | Number | Amount | Number | Amount | Number | Amount | Number | Amount | Number | Amount |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 |
| Oregon: | | | | | | | | | | | | | | | | |
| White | 321 | $2,620,170 | 3 | $2,050 | 14 | $199,700 | 96 | $2,616,770 | 1 | $12,600 | 5 | $64,600 | 869 | $12,524,030 | 1,309 | $18,039,920 |
| Negro | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| American Indian | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 16,000 | 1 | 16,000 |
| Other | 6 | 48,860 | 0 | 0 | 1 | 19,500 | 0 | 0 | 0 | 0 | 0 | 0 | 4 | 24,000 | 11 | 92,360 |
| Total | 327 | 2,669,030 | 3 | 2,050 | 15 | 219,200 | 96 | 2,616,770 | 1 | 12,600 | 5 | 64,600 | 874 | 12,564,030 | 1,321 | 18,148,280 |
| South Dakota: | | | | | | | | | | | | | | | | |
| White | 1,388 | 10,060,140 | 2 | 2,730 | 123 | 1,074,100 | 485 | 13,938,310 | 0 | 0 | 16 | 104,160 | 623 | 6,511,130 | 2,647 | 31,690,470 |
| Negro | 1 | 14,000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 14,000 |
| American Indian | 21 | 211,610 | 0 | 0 | 0 | 0 | 3 | 50,100 | 0 | 0 | 1 | 7,200 | 14 | 138,860 | 39 | 407,770 |
| Other | 0 | 0 | 0 | 0 | 1 | 6,000 | 0 | 0 | 0 | 0 | 0 | 0 | 3 | 6,450 | 4 | 12,450 |
| Total | 1,410 | 10,285,750 | 2 | 2,730 | 124 | 1,080,100 | 488 | 13,988,310 | 0 | 0 | 17 | 111,360 | 660 | 6,656,440 | 2,691 | 32,124,690 |
| Utah: | | | | | | | | | | | | | | | | |
| White | 475 | 3,004,280 | 12 | 20,280 | 3 | 25,720 | 117 | 2,459,340 | 0 | 0 | 16 | 116,270 | 729 | 9,676,810 | 1,352 | 15,304,850 |
| Negro | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| American Indian | 6 | 12,050 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 1,000 | 7 | 13,050 |
| Other | 4 | 1,550 | 4 | 14,000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 5 | 69,100 | 13 | 84,650 |
| Total | 485 | 3,025,880 | 16 | 34,280 | 3 | 25,720 | 117 | 2,459,340 | 0 | 0 | 16 | 116,270 | 735 | 9,746,110 | 1,372 | 15,407,580 |
| Washington: | | | | | | | | | | | | | | | | |
| White | 578 | 6,565,440 | 1 | 1,500 | 106 | 1,157,820 | 199 | 5,615,190 | 0 | 0 | 15 | 138,440 | 2,045 | 30,344,840 | 2,944 | 43,823,230 |
| Negro | 1 | 4,700 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 6 | 89,590 | 7 | 94,290 |
| American Indian | 3 | 25,[illegible] | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 10 | 134,750 | 13 | [illegible] |
| Other | 4 | [illegible] | 0 | 0 | 0 | 0 | 2 | 67,000 | 0 | 0 | 0 | 0 | 16 | 22,000 | 22 | [illegible] |
| Total | 586 | 6,617,430 | 1 | 1,500 | 106 | 1,157,820 | 201 | 5,682,190 | 0 | 0 | 15 | 138,440 | 2,077 | 30,625,980 | 2,986 | 44,223,360 |
| Wisconsin: | | | | | | | | | | | | | | | | |
| White | 1,106 | 8,774,860 | 6 | 6,200 | 1 | 24,000 | 458 | 9,969,270 | 4 | 137,500 | 66 | 186,510 | 2,650 | 33,838,930 | 4,291 | 52,937,270 |
| Negro | 1 | 2,000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 2,000 |
| American Indian | 1 | 15,250 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 42 | 429,870 | 43 | 445,120 |
| Other | 1 | 7,000 | 0 | 0 | 0 | 0 | 1 | 6,720 | 0 | 0 | 0 | 0 | 2 | 18,260 | 4 | 31,980 |
| Total | 1,109 | 8,800,110 | 6 | 6,200 | 1 | 24,000 | 459 | 9,975,990 | 4 | 137,500 | 66 | 186,510 | 2,694 | 34,287,060 | 4,339 | 53,417,370 |
| Wyoming: | | | | | | | | | | | | | | | | |
| White | 443 | 3,049,280 | 1 | 1,000 | 9 | 64,870 | 100 | 3,140,620 | 0 | 0 | 16 | 203,100 | 455 | 5,759,350 | 1,024 | 12,218,220 |
| Negro | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 8,500 | 1 | 8,500 |
| American Indian | 4 | 48,740 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 29,700 | 6 | 78,440 |
| Other | 3 | 22,000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3 | 41,900 | 6 | 63,900 |
| Total | 450 | 3,737,020 | 1 | 1,000 | 9 | 64,870 | 100 | 3,140,620 | 0 | 0 | 16 | 203,100 | 461 | 5,839,450 | 1,037 | 12,986,060 |



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Table 4

Loans Made by Seven Specified Types by Each of the 5 States Reporting by White, Negro, American Indian, Spanish and All Other, Fiscal Year 1971

| State and race or ethnic group | Operating loans | | Economic Opportunity loans | | Emergency loans | | Farm Ownership loans | | Recreation loans | | Soil and Water loans | | Rural Housing loans | | Total, seven loan types | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Number | Amount | Number | Amount | Number | Amount | Number | Amount | Number | Amount | Number | Amount | Number | Amount | Number | Amount |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 |
| Arizona: | | | | | | | | | | | | | | | | |
| White | 93 | $1,222,720 | 0 | 0 | 33 | $464,070 | 81 | $1,569,340 | 0 | 0 | 7 | $100,840 | 1,110 | $15,578,730 | 1,329 | $20,995,700 |
| Negro | 2 | 11,280 | 0 | 0 | 0 | 0 | 2 | 62,600 | 0 | 0 | 0 | 0 | 89 | 1,144,900 | 93 | 1,218,780 |
| American Indian | 37 | 162,440 | 2 | $900 | 8 | 4,110 | 1 | 55,000 | 1 | $9,000 | 0 | 0 | 38 | 532,240 | 87 | 763,690 |
| Spanish | 7 | 42,700 | 0 | 0 | 4 | 19,530 | 8 | 366,200 | 0 | 0 | 3 | 44,070 | 599 | 8,284,340 | 621 | 8,756,840 |
| Other | 0 | 0 | 2 | 2,380 | 2 | 44,000 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 42,600 | 7 | 90,180 |
| Total | 144 | 1,439,140 | 4 | 3,080 | 47 | 531,710 | 92 | 4,053,140 | 1 | 9,000 | 10 | 194,910 | 1,839 | 25,582,810 | 2,137 | 31,814,190 |
| California: | | | | | | | | | | | | | | | | |
| White | 273 | 2,810,450 | 3 | 3,400 | 63 | 953,900 | 51 | 1,572,550 | 0 | 0 | 1 | 3,320 | 387 | 17,900,740 | 1,278 | 18,243,360 |
| Negro | 7 | 39,470 | 0 | 0 | 0 | 0 | 1 | 8,690 | 0 | 0 | 0 | 0 | 45 | 514,560 | 53 | 562,720 |
| American Indian | 2 | 21,700 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 9 | 137,780 | 11 | 159,480 |
| Spanish | 9 | 69,100 | 0 | 0 | 1 | 14,330 | 2 | 38,220 | 0 | 0 | 0 | 0 | 529 | 7,725,670 | 541 | 7,847,320 |
| Other | 21 | 217,160 | 0 | 0 | 6 | 80,910 | 6 | 190,160 | 0 | 0 | 0 | 0 | 57 | 251,010 | 90 | 739,240 |
| Total | 312 | 3,158,000 | 3 | 3,400 | 70 | 1,049,140 | 60 | 1,815,620 | 0 | 0 | 1 | 3,320 | 1,027 | 26,531,760 | 1,973 | 28,552,620 |
| Colorado: | | | | | | | | | | | | | | | | |
| White | 188 | 4,915,080 | 1 | 1,400 | 74 | 2,164,060 | 152 | 4,455,580 | 2 | 16,700 | 6 | 72,090 | 437 | 4,959,070 | 1,140 | 16,583,980 |
| Negro | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| American Indian | 1 | 5,000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 5,000 |
| Spanish | 56 | 197,760 | 1 | 1,000 | 1 | 10,000 | 13 | 175,690 | 0 | 0 | 2 | 50,520 | 307 | 1,669,560 | 380 | 2,104,530 |
| Other | 10 | 106,960 | 0 | 0 | 6 | 111,540 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 9,450 | 18 | 227,950 |
| Total | 255 | 5,214,800 | 2 | 2,400 | 81 | 2,345,600 | 165 | 4,635,170 | 2 | 16,700 | 8 | 122,610 | 746 | 6,638,080 | 1,538 | 19,064,360 |
| New Mexico: | | | | | | | | | | | | | | | | |
| White | 251 | 2,014,240 | 9 | 15,750 | 27 | 265,280 | 75 | 2,556,070 | 0 | 0 | 14 | 154,960 | 265 | 2,862,740 | 641 | 7,868,040 |
| Negro | 2 | 12,200 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 4 | 55,300 | 6 | 67,500 |
| American Indian | 40 | 169,250 | 19 | 11,880 | 1 | 440 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 28,500 | 62 | 212,080 |
| Spanish | 136 | 654,220 | 21 | 67,340 | 3 | 11,000 | 17 | 150,230 | 0 | 0 | 3 | 13,570 | 415 | 2,115,060 | 596 | 3,011,520 |
| Other | 1 | 10,000 | 2 | 5,300 | 1 | 15,700 | 1 | 17,700 | 0 | 0 | 0 | 0 | 1 | 10,200 | 6 | 58,900 |
| Total | 432 | 2,860,910 | 51 | 100,270 | 32 | 292,420 | 93 | 2,724,000 | 0 | 0 | 17 | 168,520 | 677 | 5,271,800 | 1,309 | 11,498,040 |
| Texas: | | | | | | | | | | | | | | | | |
| White | 2,958 | 21,[illegible],170 | 13 | 25,070 | 1,573 | 15,003,620 | 519 | 14,289,720 | 1 | 49,310 | 122 | 702,270 | 4,131 | 47,904,840 | 9,287 | 132,013,630 |
| Negro | 126 | 191,960 | 10 | 48,910 | 17 | 35,330 | 6 | 73,610 | 0 | 0 | 2 | 1,790 | 1,420 | 5,715,080 | 1,611 | 9,2[illegible],690 |
| American Indian | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 35,150 | 1 | 35,150 |
| Spanish | 216 | 1,213,010 | 7 | 14,900 | 159 | 955,750 | 12 | 192,500 | 0 | 0 | 10 | 46,210 | 1,578 | 16,669,210 | 1,982 | [illegible],091,680 |
| Other | 1 | 18,460 | 0 | 0 | 6 | 190,400 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 9,210 | 14 | 218,070 |
| Total | 3,301 | 27,249,500 | 50 | 90,900 | 1,755 | 16,196,100 | 537 | 14,555,840 | 1 | 49,310 | 134 | 750,270 | 7,120 | 70,038,200 | 12,900 | 1[illegible],[illegible],[illegible] |

FORM FHA 389-08-B

UNITED STATES DEPARTMENT OF AGRICULTURE
FARMERS HOME ADMINISTRATION
FINANCE OFFICE

REPORT CODE 891

DISTRIBUTION OF LOANS MADE BY SIX SPECIFIED TYPES BY RACE OR ETHNIC GROUP
FISCAL YEAR 1972
(AMOUNTS IN THOUSANDS OF DOLLARS)
(INCLUDES INITIAL AND SUBSEQUENT LOANS)

| AREA, STATE RACE OR ETHNIC GROUP | TOTAL SIX LOAN TYPES | | OPERATING LOANS | | EMERGENCY LOANS | | FARM OWNERSHIP LOANS | | RECREATION LOANS | | SOIL AND WATER LOANS | | RURAL HOUSING LOANS | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT |
| U. S. TOTALS | 185,242 | 2,345,440 | 43,366 | 336,164 | 12,970 | 105,617 | 13,699 | 354,538 | 48 | 1,808 | 878 | 4,532 | 114,281 | 1,539,782 |
| WHITE | 149,743 | 1,959,977 | 38,019 | 316,281 | 10,399 | 99,187 | 13,217 | 346,803 | 48 | 1,808 | 824 | 4,388 | 87,216 | 1,191,511 |
| NEGRO | 29,494 | 312,639 | 4,508 | 13,416 | 2,239 | 7,200 | 345 | 4,688 | | | 45 | 78 | 22,357 | 287,258 |
| AMERICAN INDIAN | 829 | 9,498 | 350 | 2,681 | 21 | 97 | 39 | 886 | | | 2 | 10 | 417 | 5,825 |
| SPANISH | 4,927 | 59,433 | 421 | 3,071 | 283 | 1,324 | 67 | 1,824 | | | 6 | 52 | 4,150 | 53,161 |
| OTHER | 249 | 3,893 | 68 | 714 | 28 | 808 | 11 | 338 | | | 1 | 4 | 141 | 2,028 |

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FORM FHA 389-08-B

UNITED STATES DEPARTMENT OF AGRICULTURE
FARMERS HOME ADMINISTRATION
FINANCE OFFICE

REPORT CODE 891

DISTRIBUTION OF LOANS MADE BY SIX SPECIFIED TYPES BY RACE OR ETHNIC GROUP
FISCAL YEAR 1972
(AMOUNTS IN THOUSANDS OF DOLLARS)
(INCLUDES INITIAL AND SUBSEQUENT LOANS)

| AREA, STATE RACE OR ETHNIC GROUP | TOTAL SIX LOAN TYPES | | OPERATING LOANS | | EMERGENCY LOANS | | FARM OWNERSHIP LOANS | | RECREATION LOANS | | SOIL AND WATER LOANS | | RURAL HOUSING LOANS | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT |
| EAST | 16,328 | 217,824 | 3,629 | 29,288 | 714 | 5,869 | 999 | 25,906 | 7 | 248 | 38 | 116 | 10,941 | 156,398 |
| WHITE | 15,610 | 207,927 | 3,584 | 29,111 | 705 | 5,828 | 993 | 25,781 | 7 | 248 | 38 | 116 | 10,283 | 146,843 |
| NEGRO | 667 | 9,147 | 43 | 137 | 8 | 36 | 5 | 103 | | | | | 611 | 8,871 |
| AMERICAN INDIAN | 7 | 116 | 1 | 30 | | | 1 | 22 | | | | | 5 | 64 |
| SPANISH | 23 | 360 | | | | | | | | | | | 23 | 360 |
| OTHER | 21 | 275 | 1 | 10 | 1 | 5 | | | | | | | 19 | 260 |
| MAINE | 4,018 | 48,834 | 1,179 | 8,436 | 109 | 1,127 | 202 | 5,257 | 2 | 88 | 17 | 49 | 2,509 | 33,877 |
| WHITE | 4,014 | 48,774 | 1,179 | 8,436 | 109 | 1,127 | 202 | 5,257 | 2 | 88 | 17 | 49 | 2,505 | 33,817 |
| NEGRO | 2 | 29 | | | | | | | | | | | 2 | 29 |
| AMERICAN INDIAN | 2 | 31 | | | | | | | | | | | 2 | 31 |
| SPANISH | | | | | | | | | | | | | | |
| OTHER | | | | | | | | | | | | | | |
| DELAWARE | 512 | 7,934 | 43 | 348 | 28 | 329 | 22 | 707 | | | 1 | 2 | 418 | 6,548 |
| WHITE | 397 | 6,062 | 41 | 337 | 27 | 326 | 22 | 707 | | | 1 | 2 | 306 | 4,690 |
| NEGRO | 112 | 1,828 | 1 | 2 | 1 | 3 | | | | | | | 110 | 1,824 |
| AMERICAN INDIAN | | | | | | | | | | | | | | |
| SPANISH | | | | | | | | | | | | | | |
| OTHER | 3 | 44 | 1 | 10 | | | | | | | | | 2 | 34 |
| MARYLAND | 1,165 | 17,186 | 205 | 1,315 | 2 | 26 | 49 | 1,821 | 1 | 64 | | | 908 | 13,961 |
| WHITE | 891 | 13,688 | 172 | 1,252 | 2 | 26 | 48 | 1,812 | 1 | 64 | | | 668 | 10,534 |
| NEGRO | 273 | 3,497 | 33 | 64 | | | 1 | 8 | | | | | 239 | 3,425 |
| AMERICAN INDIAN | | | | | | | | | | | | | | |
| SPANISH | | | | | | | | | | | | | | |
| OTHER | 1 | 1 | | | | | | | | | | | 1 | 1 |
| NEW JERSEY | 1,569 | 18,379 | 164 | 1,464 | 527 | 3,631 | 19 | 443 | 1 | 32 | 5 | 29 | 853 | 12,780 |
| WHITE | 1,424 | 16,601 | 160 | 1,439 | 519 | 3,593 | 18 | 413 | 1 | 32 | 5 | 29 | 721 | 11,095 |
| NEGRO | 126 | 1,530 | 4 | 25 | 7 | 34 | 1 | 30 | | | | | 114 | 1,441 |
| AMERICAN INDIAN | 1 | 12 | | | | | | | | | | | 1 | 12 |
| SPANISH | 8 | 126 | | | | | | | | | | | 8 | 126 |
| OTHER | 10 | 110 | | | 1 | 5 | | | | | | | 9 | 105 |

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FORM FHA 389-08-8

UNITED STATES DEPARTMENT OF AGRICULTURE
FARMERS HOME ADMINISTRATION
FINANCE OFFICE

REPORT CODE A91

DISTRIBUTION OF LOANS MADE BY SIX SPECIFIED TYPES BY RACE OR ETHNIC GROUP
FISCAL YEAR 1972
(AMOUNTS IN THOUSANDS OF DOLLARS)
(INCLUDES INITIAL AND SUBSEQUENT LOANS)

| AREA, STATE RACE OR ETHNIC GROUP | TOTAL SIX LOAN TYPES | | OPERATING LOANS | | EMERGENCY LOANS | | FARM OWNERSHIP LOANS | | RECREATION LOANS | | SOIL AND WATER LOANS | | RURAL HOUSING LOANS | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT |
| NEW YORK | 1,941 | 51,570 | 991 | 8,776 | 16 | 234 | 342 | 7,969 | 1 | 35 | 8 | 11 | 2,445 | 34,544 |
| WHITE | 1,696 | 49,335 | 986 | 8,702 | 16 | 234 | 340 | 7,931 | 1 | 35 | 8 | 11 | 2,309 | 32,423 |
| NEGRO | 125 | 1,904 | 4 | 46 | | | 1 | 16 | | | | | 128 | 1,863 |
| AMERICAN INDIAN | 2 | 52 | 1 | 30 | | | 1 | 22 | | | | | | |
| SPANISH | 13 | 196 | | | | | | | | | | | 13 | 196 |
| OTHER | 5 | 82 | | | | | | | | | | | 5 | 82 |
| PENNSYLVANIA | 2,425 | 37,298 | 396 | 4,389 | 8 | 414 | 167 | 7,723 | 1 | 7 | 4 | 11 | 1,849 | 27,756 |
| WHITE | 2,399 | 36,967 | 395 | 4,387 | 8 | 414 | 166 | 4,[illegible] | 1 | 7 | 4 | 11 | 1,825 | 27,489 |
| NEGRO | 25 | 312 | 1 | 1 | | | 1 | 44 | | | | | 23 | 267 |
| AMERICAN INDIAN | | | | | | | | | | | | | | |
| SPANISH | | | | | | | | | | | | | | |
| OTHER | 1 | 20 | | | | | | | | | | | 1 | 20 |
| CONNECTICUT | 314 | 6,825 | 61 | 541 | 3 | 73 | 8 | 115 | | | 1 | 2 | 241 | 3,874 |
| WHITE | 311 | 6,783 | 61 | 541 | 3 | 73 | 7 | 110 | | | 1 | 2 | 238 | 3,817 |
| NEGRO | 1 | 5 | | | | | 1 | 5 | | | | | | |
| AMERICAN INDIAN | | | | | | | | | | | | | | |
| SPANISH | 1 | 19 | | | | | | | | | | | 1 | 19 |
| OTHER | 1 | 19 | | | | | | | | | | | 1 | 19 |
| MASSACHUSETTS | 133 | 5,041 | 51 | 342 | 1 | 35 | 10 | 244 | | | 1 | 2 | 270 | 4,418 |
| WHITE | 130 | 4,987 | 51 | 342 | 1 | 35 | 10 | 244 | | | 1 | 2 | 267 | 4,344 |
| NEGRO | 2 | 35 | | | | | | | | | | | 2 | 35 |
| AMERICAN INDIAN | | | | | | | | | | | | | | |
| SPANISH | 1 | 19 | | | | | | | | | | | | |
| OTHER | | | | | | | | | | | | | 1 | 19 |
| NEW HAMPSHIRE | 674 | 8,513 | 106 | 596 | | | 21 | 494 | | | | | 547 | 7,428 |
| WHITE | 673 | 8,495 | 106 | 596 | | | 21 | 494 | | | | | 546 | 7,406 |
| NEGRO | | | | | | | | | | | | | | |
| AMERICAN INDIAN | 1 | 18 | | | | | | | | | | | 1 | 18 |
| SPANISH | | | | | | | | | | | | | | |
| OTHER | | | | | | | | | | | | | | |



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FORM FHA 389-08-B

UNITED STATES DEPARTMENT OF AGRICULTURE
FARMERS HOME ADMINISTRATION
FINANCE OFFICE

REPORT CODE A01

DISTRIBUTION OF LOANS MADE BY SIX SPECIFIED TYPES BY RACE OR ETHNIC GROUP
FISCAL YEAR 1972
(AMOUNTS IN THOUSANDS OF DOLLARS)
(INCLUDES INITIAL AND SUBSEQUENT LOANS)

| AREA, STATE RACE OR ETHNIC GROUP | TOTAL SIX LOAN TYPES | | OPERATING LOANS | | EMERGENCY LOANS | | FARM OWNERSHIP LOANS | | RECREATION LOANS | | SOIL AND WATER LOANS | | RURAL HOUSING LOANS | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT |
| RHODE ISLAND | 89 | 1,361 | 10 | 45 | | | 1 | 68 | | | | | 78 | 1,248 |
| WHITE | 88 | 1,358 | 10 | 45 | | | 1 | 68 | | | | | 77 | 1,245 |
| NEGRO | | | | | | | | | | | | | | |
| AMERICAN INDIAN | 1 | 3 | | | | | | | | | | | 1 | 3 |
| SPANISH | | | | | | | | | | | | | | |
| OTHER | | | | | | | | | | | | | | |
| VERMONT | 6,380 | 16,883 | 423 | 3,034 | | | 138 | 3,486 | 1 | 22 | 3 | 11 | 823 | 9,930 |
| WHITE | 6,379 | 16,876 | 423 | 3,034 | | | 138 | 3,484 | 1 | 22 | 3 | 11 | 822 | 9,923 |
| NEGRO | 1 | 7 | | | | | | | | | | | 1 | 7 |
| AMERICAN INDIAN | | | | | | | | | | | | | | |
| SPANISH | | | | | | | | | | | | | | |
| OTHER | | | | | | | | | | | | | | |
| MIDWEST | 48,246 | 676,089 | 12,944 | 123,179 | 1,556 | 12,447 | 5,538 | 155,444 | 14 | 508 | 228 | 1,238 | 27,944 | 382,874 |
| WHITE | 47,446 | 665,786 | 12,841 | 121,745 | 1,515 | 11,887 | 5,508 | 155,186 | 14 | 508 | 227 | 1,229 | 27,341 | 375,231 |
| NEGRO | 434 | 4,847 | 46 | 272 | 34 | 194 | 11 | 205 | | | | | 343 | 4,165 |
| AMERICAN INDIAN | 175 | 2,528 | 68 | 1,030 | 1 | 3 | 18 | 435 | | | 1 | 9 | 87 | 1,047 |
| SPANISH | 165 | 2,347 | 6 | 109 | | | | | | | | | 159 | 2,238 |
| OTHER | 24 | 615 | 3 | 23 | 6 | 361 | 1 | 18 | | | | | 14 | 213 |
| ILLINOIS | 4,208 | 56,352 | 1,396 | 11,970 | 3 | 4 | 415 | 11,755 | 1 | 5 | 5 | 19 | 2,384 | 32,592 |
| WHITE | 4,105 | 55,077 | 1,390 | 11,971 | 3 | 4 | 415 | 11,755 | 1 | 5 | 5 | 19 | 2,291 | 31,322 |
| NEGRO | 89 | 1,166 | 6 | 7 | | | | | | | | | 83 | 1,158 |
| AMERICAN INDIAN | | | | | | | | | | | | | | |
| SPANISH | 10 | 87 | | | | | | | | | | | 10 | 87 |
| OTHER | 2 | 25 | | | | | | | | | | | 2 | 25 |
| INDIANA | 6,484 | 65,446 | 582 | 6,394 | 28 | 452 | 317 | 10,323 | 7 | 220 | 3 | 9 | 3,547 | 48,048 |
| WHITE | 6,449 | 64,971 | 577 | 6,369 | 27 | 439 | 314 | 10,233 | 7 | 220 | 3 | 9 | 3,521 | 47,701 |
| NEGRO | 21 | 321 | 4 | 24 | 1 | 13 | 3 | 90 | | | | | 13 | 194 |
| AMERICAN INDIAN | | | | | | | | | | | | | | |
| SPANISH | 12 | 138 | | | | | | | | | | | 12 | 138 |
| OTHER | 2 | 18 | 1 | 1 | | | | | | | | | 1 | 17 |

FORM FHA 389-OR-B

UNITED STATES DEPARTMENT OF AGRICULTURE
FARMERS HOME ADMINISTRATION
FINANCE OFFICE

REPORT CODE A01

DISTRIBUTION OF LOANS MADE BY SIX SPECIFIED TYPES BY RACE OR ETHNIC GROUP
FISCAL YEAR 1972
(AMOUNTS IN THOUSANDS OF DOLLARS)
(INCLUDES INITIAL AND SUBSEQUENT LOANS)

| AREA, STATE RACE OR ETHNIC GROUP | TOTAL SIX LOAN TYPES | | OPERATING LOANS | | EMERGENCY LOANS | | FARM OWNERSHIP LOANS | | RECREATION LOANS | | SOIL AND WATER LOANS | | RURAL HOUSING LOANS | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT |
| IOWA | 5,129 | 54,739 | 1,384 | 14,049 | 21 | 121 | 520 | 15,560 | | | 31 | 192 | 2,173 | 24,815 |
| WHITE | 5,119 | 54,620 | 1,383 | 14,028 | 21 | 121 | 520 | 15,560 | | | 31 | 192 | 2,164 | 24,717 |
| NEGRO | 2 | 23 | | | | | | | | | | | 2 | 23 |
| AMERICAN INDIAN | 2 | 30 | 1 | 22 | | | | | | | | | 1 | 9 |
| SPANISH | 5 | 57 | | | | | | | | | | | 5 | 57 |
| OTHER | 1 | 10 | | | | | | | | | | | 1 | 10 |
| KANSAS | 2,483 | 33,296 | 653 | 5,768 | 177 | 1,467 | 591 | 13,737 | | | 6 | 48 | 1,054 | 12,296 |
| WHITE | 2,438 | 32,638 | 647 | 5,714 | 171 | 1,463 | 589 | 13,704 | | | 6 | 48 | 1,025 | 11,886 |
| NEGRO | 14 | 210 | 2 | 27 | 1 | 16 | 2 | 32 | | | | | 9 | 134 |
| AMERICAN INDIAN | 4 | 26 | 1 | 7 | | | | | | | | | 3 | 19 |
| SPANISH | 19 | 194 | 2 | 9 | | | | | | | | | 17 | 184 |
| OTHER | 8 | 229 | 1 | 9 | 5 | 188 | | | | | | | 2 | 32 |
| MICHIGAN | 4,560 | 75,555 | 375 | 7,412 | 5 | 102 | 210 | 6,482 | | | 2 | 17 | 3,768 | 61,142 |
| WHITE | 4,409 | 73,399 | 374 | 7,361 | 5 | 102 | 208 | 6,448 | | | 2 | 17 | 3,678 | 59,131 |
| NEGRO | 72 | 856 | 7 | 41 | | | 2 | 34 | | | | | 63 | 781 |
| AMERICAN INDIAN | 13 | 202 | | | | | | | | | | | 13 | 202 |
| SPANISH | 61 | 1,025 | 2 | 70 | | | | | | | | | 59 | 955 |
| OTHER | 5 | 73 | | | | | | | | | | | 5 | 73 |
| MINNESOTA | 3,896 | 51,604 | 1,416 | 12,470 | 472 | 3,554 | 581 | 15,075 | | | 8 | 48 | 1,433 | 20,456 |
| WHITE | 3,875 | 51,351 | 1,413 | 12,445 | 471 | 3,551 | 558 | 15,019 | | | 8 | 48 | 1,424 | 20,288 |
| NEGRO | 3 | 24 | 1 | 10 | | | 1 | 17 | | | | | 1 | 1 |
| AMERICAN INDIAN | 11 | 118 | 1 | 2 | 1 | 3 | 1 | 21 | | | | | 8 | 92 |
| SPANISH | 4 | 71 | | | | | | | | | | | 4 | 71 |
| OTHER | 3 | 34 | 1 | 13 | | | 1 | 18 | | | | | 1 | 3 |
| MISSOURI | 6,825 | 85,087 | 1,246 | 9,790 | 555 | 4,094 | 644 | 15,971 | 1 | 20 | 62 | 291 | 4,317 | 54,920 |
| WHITE | 6,617 | 83,476 | 1,224 | 9,656 | 523 | 3,928 | 641 | 15,837 | 1 | 20 | 62 | 291 | 4,186 | 53,643 |
| NEGRO | 181 | 1,494 | 22 | 134 | 32 | 167 | 2 | 4 | | | | | 125 | 1,178 |
| AMERICAN INDIAN | 4 | 68 | | | | | 1 | 18 | | | | | 3 | 49 |
| SPANISH | 1 | 16 | | | | | | | | | | | 1 | 16 |
| OTHER | 2 | 33 | | | | | | | | | | | 2 | 33 |



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FORM FHA 389-08-B

UNITED STATES DEPARTMENT OF AGRICULTURE
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FINANCE OFFICE

REPORT CODE A91

DISTRIBUTION OF LOANS MADE BY SIX SPECIFIED TYPES BY RACE OR ETHNIC GROUP
FISCAL YEAR 1972
(AMOUNTS IN THOUSANDS OF DOLLARS)
(INCLUDES INITIAL AND SUBSEQUENT LOANS)

| AREA, STATE RACE OR ETHNIC GROUP | TOTAL SIX LOAN TYPES | | OPERATING LOANS | | EMERGENCY LOANS | | FARM OWNERSHIP LOANS | | RECREATION LOANS | | SOIL AND WATER LOANS | | RURAL HOUSING LOANS | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT |
| NEBRASKA | 2,298 | 32,346 | 1,150 | 8,781 | 81 | 373 | 443 | 15,589 | | | 15 | 266 | 609 | 7,338 |
| WHITE | 2,286 | 32,177 | 1,148 | 8,751 | 81 | 373 | 442 | 15,573 | | | 15 | 266 | 600 | 7,214 |
| NEGRO | 1 | 16 | | | | | 1 | 16 | | | | | | |
| AMERICAN INDIAN | 2 | 28 | | | | | | | | | | | 2 | 28 |
| SPANISH | 8 | 107 | 2 | 30 | | | | | | | | | 6 | 77 |
| OTHER | 1 | 18 | | | | | | | | | | | 1 | 18 |
| NORTH DAKOTA | 3,242 | 46,920 | 1,476 | 14,746 | 160 | 1,580 | 554 | 16,450 | 1 | 50 | 9 | 67 | 1,042 | 14,028 |
| WHITE | 3,168 | 45,908 | 1,435 | 14,147 | 160 | 1,580 | 548 | 16,337 | 1 | 50 | 8 | 58 | 1,016 | 13,737 |
| NEGRO | | | | | | | | | | | | | | |
| AMERICAN INDIAN | 72 | 993 | 41 | 599 | | | 6 | 113 | | | 1 | 9 | 24 | 272 |
| SPANISH | 1 | 17 | | | | | | | | | | | 1 | 17 |
| OTHER | 1 | 2 | | | | | | | | | | | 1 | 2 |
| OHIO | 4,376 | 66,092 | 358 | 3,772 | 6 | 220 | 171 | 5,711 | | | 4 | 18 | 3,837 | 56,371 |
| WHITE | 4,296 | 64,813 | 355 | 3,752 | 5 | 47 | 171 | 5,711 | | | 4 | 18 | 3,761 | 55,285 |
| NEGRO | 48 | 663 | 3 | 20 | | | | | | | | | 45 | 643 |
| AMERICAN INDIAN | 1 | 19 | | | | | | | | | | | 1 | 19 |
| SPANISH | 30 | 425 | | | | | | | | | | | 30 | 425 |
| OTHER | 1 | 173 | | | 1 | 173 | | | | | | | | |
| SOUTH DAKOTA | 2,970 | 40,535 | 1,559 | 15,138 | 47 | 461 | 547 | 15,660 | 2 | 67 | 14 | 57 | 801 | 9,152 |
| WHITE | 2,921 | 39,703 | 1,534 | 14,729 | 47 | 461 | 537 | 15,377 | 2 | 67 | 14 | 57 | 787 | 9,011 |
| NEGRO | 2 | 26 | 1 | 8 | | | | | | | | | 1 | 18 |
| AMERICAN INDIAN | 47 | 806 | 24 | 401 | | | 10 | 283 | | | | | 13 | 122 |
| SPANISH | | | | | | | | | | | | | | |
| OTHER | | | | | | | | | | | | | | |
| WISCONSIN | 4,777 | 68,110 | 1,169 | 12,079 | 1 | 15 | 565 | 13,131 | 2 | 145 | 69 | 187 | 2,971 | 41,754 |
| WHITE | 4,743 | 67,652 | 1,169 | 12,079 | 1 | 15 | 565 | 13,131 | 2 | 145 | 69 | 187 | 2,937 | 41,295 |
| NEGRO | 1 | 15 | | | | | | | | | | | 1 | 15 |
| AMERICAN INDIAN | 19 | 234 | | | | | | | | | | | 19 | 234 |
| SPANISH | 14 | 210 | | | | | | | | | | | 14 | 210 |
| OTHER | | | | | | | | | | | | | | |

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UNITED STATES DEPARTMENT OF AGRICULTURE
FARMERS HOME ADMINISTRATION
FINANCE OFFICE

REPORT CODE 891

DISTRIBUTION OF LOANS MADE BY SIX SPECIFIED TYPES BY RACE OR ETHNIC GROUP
FISCAL YEAR 1972
(AMOUNTS IN THOUSANDS OF DOLLARS)
(INCLUDES INITIAL AND SUBSEQUENT LOANS)

| AREA, STATE RACE OR ETHNIC GROUP | TOTAL SIX LOAN TYPES | | OPERATING LOANS | | EMERGENCY LOANS | | FARM OWNERSHIP LOANS | | RECREATION LOANS | | SOIL AND WATER LOANS | | RURAL HOUSING LOANS | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT |
| SOUTH | 101,727 | 1,165,473 | 21,841 | 134,563 | 10,319 | 84,029 | 5,684 | 124,445 | 18 | 775 | 554 | 2,535 | 63,311 | 819,122 |
| WHITE | 71,146 | 845,695 | 17,083 | 119,218 | 7,834 | 75,653 | 5,339 | 119,834 | 18 | 775 | 503 | 2,416 | 40,369 | 527,800 |
| NEGRO | 28,203 | 295,967 | 4,404 | 12,899 | 2,196 | 6,964 | 323 | 4,191 | | | 45 | 78 | 21,235 | 271,836 |
| AMERICAN INDIAN | 327 | 3,480 | 96 | 534 | 14 | 96 | 4 | 62 | | | 1 | 1 | 212 | 2,793 |
| SPANISH | 2,007 | 19,804 | 249 | 1,846 | 271 | 1,252 | 16 | 330 | | | 5 | 45 | 1,466 | 16,331 |
| OTHER | 44 | 528 | 9 | 67 | 4 | 70 | 2 | 29 | | | | | 29 | 363 |
| ALABAMA | 7,587 | 80,282 | 1,608 | 7,583 | 287 | 1,639 | 511 | 10,004 | | | 79 | 172 | 5,102 | 60,885 |
| WHITE | 4,884 | 55,243 | 1,150 | 6,730 | 185 | 1,391 | 484 | 9,754 | | | 70 | 156 | 2,995 | 37,212 |
| NEGRO | 2,697 | 25,000 | 458 | 852 | 102 | 248 | 27 | 250 | | | 9 | 16 | 2,101 | 23,834 |
| AMERICAN INDIAN | 1 | 12 | | | | | | | | | | | 1 | 12 |
| SPANISH | 1 | 13 | | | | | | | | | | | 1 | 13 |
| OTHER | 4 | 15 | | | | | | | | | | | 4 | 15 |
| ARKANSAS | 8,718 | 90,204 | 1,709 | 9,493 | 839 | 4,331 | 727 | 12,662 | | | 93 | 345 | 5,350 | 63,374 |
| WHITE | 6,976 | 77,077 | 1,371 | 8,328 | 512 | 3,543 | 698 | 12,355 | | | 92 | 344 | 4,303 | 52,508 |
| NEGRO | 1,731 | 12,981 | 338 | 1,165 | 327 | 787 | 27 | 281 | | | 1 | 1 | 1,038 | 10,746 |
| AMERICAN INDIAN | 2 | 30 | | | | | | | | | | | 2 | 30 |
| SPANISH | 7 | 94 | | | | | 2 | 25 | | | | | 5 | 68 |
| OTHER | 2 | 23 | | | | | | | | | | | 2 | 23 |
| FLORIDA | 2,597 | 34,985 | 512 | 3,266 | 23 | 467 | 153 | 3,830 | | | 5 | 45 | 1,904 | 27,377 |
| WHITE | 1,781 | 25,142 | 369 | 2,723 | 22 | 460 | 139 | 3,674 | | | 5 | 45 | 1,246 | 18,240 |
| NEGRO | 751 | 9,032 | 132 | 424 | 1 | 7 | 14 | 156 | | | | | 604 | 8,445 |
| AMERICAN INDIAN | 11 | 119 | 11 | 119 | | | | | | | | | | |
| SPANISH | 52 | 660 | | | | | | | | | | | 52 | 660 |
| OTHER | 2 | 33 | | | | | | | | | | | 2 | 33 |
| GEORGIA | 6,769 | 88,471 | 1,350 | 12,082 | 131 | 1,471 | 311 | 7,942 | 1 | 2 | 3 | 8 | 4,973 | 66,965 |
| WHITE | 4,021 | 54,681 | 1,063 | 10,463 | 93 | 1,266 | 287 | 7,500 | 1 | 2 | 3 | 8 | 2,574 | 35,442 |
| NEGRO | 2,747 | 33,768 | 287 | 1,619 | 38 | 206 | 23 | 420 | | | | | 2,399 | 31,523 |
| AMERICAN INDIAN | | | | | | | | | | | | | | |
| SPANISH | | | | | | | | | | | | | | |
| OTHER | 1 | 22 | | | | | 1 | 22 | | | | | | |

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FORM FHA 389-08-B

UNITED STATES DEPARTMENT OF AGRICULTURE
FARMERS HOME ADMINISTRATION
FINANCE OFFICE

REPORT CODE 891

DISTRIBUTION OF LOANS MADE BY SIX SPECIFIED TYPES BY RACE OR ETHNIC GROUP
FISCAL YEAR 1972
(AMOUNTS IN THOUSANDS OF DOLLARS)
(INCLUDES INITIAL AND SUBSEQUENT LOANS)

| AREA, STATE RACE OR ETHNIC GROUP | TOTAL SIX LOAN TYPES | | OPERATING LOANS | | EMERGENCY LOANS | | FARM OWNERSHIP LOANS | | RECREATION LOANS | | SOIL AND WATER LOANS | | RURAL HOUSING LOANS | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT |
| KENTUCKY | 5,167 | 52,029 | 1,442 | 6,326 | 29 | 74 | 435 | 10,466 | 3 | 141 | 82 | 169 | 3,174 | 34,854 |
| WHITE | 4,962 | 50,035 | 1,413 | 6,223 | 29 | 74 | 432 | 10,381 | 3 | 141 | 81 | 167 | 3,004 | 33,048 |
| NEGRO | 205 | 1,994 | 29 | 103 | | | 3 | 85 | | | 1 | 2 | 172 | 1,805 |
| AMERICAN INDIAN | | | | | | | | | | | | | | |
| SPANISH | | | | | | | | | | | | | | |
| OTHER | | | | | | | | | | | | | | |
| LOUISIANA | 5,735 | 53,320 | 1,182 | 10,180 | 2,740 | 18,706 | 196 | 5,548 | | | 26 | 81 | 1,591 | 18,805 |
| WHITE | 4,030 | 43,115 | 939 | 9,443 | 1,914 | 16,282 | 184 | 5,434 | | | 19 | 75 | 971 | 11,881 |
| NEGRO | 1,702 | 10,149 | 243 | 737 | 824 | 2,383 | 12 | 114 | | | 7 | 6 | 614 | 6,909 |
| AMERICAN INDIAN | 1 | 8 | | | 1 | 6 | | | | | | | | |
| SPANISH | 1 | 15 | | | | | | | | | | | 1 | 15 |
| OTHER | 1 | 35 | | | 1 | 35 | | | | | | | | |
| MISSISSIPPI | 9,693 | 107,782 | 2,226 | 12,816 | 639 | 6,305 | 580 | 11,708 | 1 | 8 | 86 | 282 | 6,161 | 76,663 |
| WHITE | 5,631 | 67,418 | 1,578 | 11,266 | 343 | 5,521 | 507 | 10,865 | 1 | 8 | 67 | 244 | 3,135 | 39,511 |
| NEGRO | 4,055 | 40,280 | 648 | 1,550 | 295 | 777 | 73 | 843 | | | 19 | 38 | 3,020 | 37,074 |
| AMERICAN INDIAN | 4 | 53 | | | | | | | | | | | 4 | 53 |
| SPANISH | 1 | 15 | | | | | | | | | | | 1 | 15 |
| OTHER | 2 | 18 | | | 1 | 7 | | | | | | | 1 | 11 |
| NORTH CAROLINA | 11,338 | 123,689 | 3,316 | 14,245 | 1,133 | 9,109 | 506 | 10,130 | 8 | 349 | 10 | 19 | 6,365 | 89,837 |
| WHITE | 6,921 | 77,618 | 2,206 | 10,890 | 784 | 7,323 | 446 | 9,350 | 8 | 349 | 6 | 14 | 3,471 | 49,691 |
| NEGRO | 4,224 | 44,049 | 1,041 | 3,091 | 343 | 1,761 | 60 | 780 | | | 4 | 5 | 2,776 | 38,412 |
| AMERICAN INDIAN | 183 | 1,924 | 64 | 246 | 6 | 25 | | | | | | | 113 | 1,653 |
| SPANISH | | | | | | | | | | | | | | |
| OTHER | 10 | 98 | 5 | 18 | | | | | | | | | 5 | 80 |
| OKLAHOMA | 6,748 | 81,327 | 1,627 | 14,086 | 1,035 | 9,226 | 622 | 15,439 | 1 | 94 | 59 | 594 | 3,404 | 41,889 |
| WHITE | 6,363 | 78,063 | 1,571 | 13,642 | 1,006 | 9,097 | 608 | 15,176 | 1 | 94 | 57 | 586 | 3,170 | 39,468 |
| NEGRO | 243 | 1,770 | 86 | 278 | 21 | 61 | 9 | 193 | | | 1 | 7 | 126 | 1,231 |
| AMERICAN INDIAN | 121 | 1,281 | 20 | 165 | 7 | 58 | 4 | 62 | | | 1 | 1 | 89 | 994 |
| SPANISH | 16 | 165 | | | | | | | | | | | 16 | 165 |
| OTHER | 5 | 47 | | | 1 | 10 | 1 | 7 | | | | | 3 | 31 |

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FORM FHA 389-08-8

UNITED STATES DEPARTMENT OF AGRICULTURE
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REPORT CODE A01

DISTRIBUTION OF LOANS MADE BY SIX SPECIFIED TYPES BY RACE OR ETHNIC GROUP
FISCAL YEAR 1979
(AMOUNTS IN THOUSANDS OF DOLLARS)
(INCLUDES INITIAL AND SUBSEQUENT LOANS)

| AREA, STATE RACE OR ETHNIC GROUP | TOTAL SIX LOAN TYPES | | OPERATING LOANS | | EMERGENCY LOANS | | FARM OWNERSHIP LOANS | | RECREATION LOANS | | SOIL AND WATER LOANS | | RURAL HOUSING LOANS | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT |
| SOUTH CAROLINIA | 8,179 | 105,492 | 1,322 | 6,209 | 156 | 1,220 | 247 | 5,070 | | | 6 | 10 | 6,448 | 92,982 |
| WHITE | 3,636 | 49,914 | 648 | 4,575 | 65 | 1,073 | 215 | 4,484 | | | 5 | 10 | 2,703 | 39,883 |
| NEGRO | 4,536 | 55,488 | 673 | 1,633 | 91 | 147 | 32 | 387 | | | 1 | 1 | 3,739 | 53,591 |
| AMERICAN INDIAN | 1 | 17 | | | | | | | | | | | 1 | 17 |
| SPANISH | 1 | 13 | | | | | | | | | | | 1 | 13 |
| OTHER | 5 | 60 | 1 | 1 | | | | | | | | | 4 | 58 |
| TENNESSEE | 6,738 | 78,735 | 1,078 | 5,387 | 39 | 551 | 448 | 9,099 | | | 9 | 17 | 5,144 | 63,661 |
| WHITE | 5,679 | 67,167 | 903 | 4,840 | 30 | 545 | 454 | 8,932 | | | 9 | 17 | 4,283 | 52,813 |
| NEGRO | 1,059 | 11,568 | 175 | 547 | 9 | 6 | 14 | 167 | | | | | 861 | 10,848 |
| AMERICAN INDIAN | | | | | | | | | | | | | | |
| SPANISH | | | | | | | | | | | | | | |
| OTHER | | | | | | | | | | | | | | |
| TEXAS | 12,556 | 138,083 | 3,118 | 27,036 | 3,081 | 29,554 | 807 | 16,273 | 2 | 90 | 95 | 754 | 5,657 | 64,375 |
| WHITE | 9,271 | 109,130 | 2,732 | 24,830 | 2,774 | 29,205 | 587 | 15,494 | 2 | 90 | 88 | 746 | 3,088 | 38,608 |
| NEGRO | 1,349 | 10,007 | 129 | 509 | 35 | 82 | 6 | 74 | | | 2 | 3 | 1,177 | 9,339 |
| AMERICAN INDIAN | 2 | 22 | 1 | 4 | | | | | | | | | 1 | 18 |
| SPANISH | 1,927 | 18,813 | 249 | 1,846 | 271 | 1,257 | 14 | 304 | | | 5 | 45 | 1,388 | 15,365 |
| OTHER | 7 | 111 | 3 | 48 | 1 | 18 | | | | | | | 3 | 45 |
| VIRGINIA | 6,949 | 97,214 | 449 | 3,012 | 186 | 1,360 | 164 | 3,571 | 2 | 90 | | | 5,948 | 89,179 |
| WHITE | 4,090 | 57,435 | 286 | 2,622 | 76 | 861 | 141 | 3,130 | 2 | 90 | | | 3,385 | 51,132 |
| NEGRO | 2,852 | 39,279 | 163 | 390 | 110 | 500 | 23 | 441 | | | | | 2,556 | 37,948 |
| AMERICAN INDIAN | 1 | 17 | | | | | | | | | | | 1 | 17 |
| SPANISH | 1 | 17 | | | | | | | | | | | 1 | 17 |
| OTHER | 5 | 66 | | | | | | | | | | | 5 | 66 |
| WEST VIRGINIA | 2,953 | 33,659 | 706 | 2,841 | 1 | 16 | 157 | 2,704 | | | 1 | 3 | 2,088 | 28,295 |
| WHITE | 2,901 | 33,257 | 704 | 2,839 | 1 | 16 | 157 | 2,704 | | | 1 | 3 | 2,038 | 27,695 |
| NEGRO | 52 | 402 | 2 | 1 | | | | | | | | | 50 | 600 |
| AMERICAN INDIAN | | | | | | | | | | | | | | |
| SPANISH | | | | | | | | | | | | | | |
| OTHER | | | | | | | | | | | | | | |

1592

FORM FHA 389-08-R

UNITED STATES DEPARTMENT OF AGRICULTURE
FARMERS HOME ADMINISTRATION
FINANCE OFFICE

REPORT CODE 801

DISTRIBUTION OF LOANS MADE BY SIX SPECIFIED TYPES BY RACE OR ETHNIC GROUP
FISCAL YEAR 1972
(AMOUNTS IN THOUSANDS OF DOLLARS)
(INCLUDES INITIAL AND SUBSEQUENT LOANS)

| AREA, STATE RACE OR ETHNIC GROUP | TOTAL SIX LOAN TYPES | | OPERATING LOANS | | EMERGENCY LOANS | | FARM OWNERSHIP LOANS | | RECREATION LOANS | | SOIL AND WATER LOANS | | RURAL HOUSING LOANS | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT |
| WEST | 18,941 | 286,054 | 4,932 | 49,134 | 381 | 6,273 | 1,478 | 48,343 | 9 | 278 | 58 | 638 | 12,083 | 181,389 |
| WHITE | 15,541 | 240,570 | 4,511 | 46,207 | 345 | 5,814 | 1,397 | 46,002 | 9 | 278 | 56 | 627 | 9,223 | 141,636 |
| NEGRO | 190 | 2,708 | 15 | 109 | 1 | 5 | 6 | 190 | | | | | 168 | 2,406 |
| AMERICAN INDIAN | 320 | 3,380 | 185 | 1,087 | 6 | 4 | 16 | 366 | | | | | 113 | 1,922 |
| SPANISH | 2,732 | 36,922 | 166 | 1,116 | 12 | 72 | 51 | 1,494 | | | 1 | 7 | 2,502 | 34,232 |
| OTHER | 158 | 2,474 | 55 | 614 | 17 | 372 | 8 | 291 | | | 1 | 4 | 77 | 1,192 |
| ARIZONA | 2,383 | 37,895 | 142 | 1,641 | 23 | 645 | 67 | 2,989 | 1 | 25 | 6 | 191 | 2,144 | 32,408 |
| WHITE | 1,474 | 24,511 | 107 | 1,468 | 20 | 540 | 64 | 2,885 | 1 | 25 | 5 | 184 | 1,277 | 19,410 |
| NEGRO | 81 | 1,096 | 3 | 20 | | | | | | | | | 78 | 1,076 |
| AMERICAN INDIAN | 58 | 627 | 25 | 107 | | | 1 | 77 | | | | | 32 | 444 |
| SPANISH | 763 | 11,495 | 7 | 47 | 2 | 15 | 2 | 27 | | | 1 | 7 | 751 | 11,398 |
| OTHER | 7 | 166 | | | 1 | 90 | | | | | | | 6 | 76 |
| CALIFORNIA | 9,865 | 46,809 | 324 | 3,639 | 78 | 852 | 71 | 3,028 | 1 | 88 | | | 2,391 | 39,202 |
| WHITE | 1,904 | 31,656 | 286 | 3,242 | 70 | 787 | 66 | 2,889 | 1 | 88 | | | 1,481 | 24,650 |
| NEGRO | 75 | 1,068 | 6 | 55 | 1 | 5 | 2 | 39 | | | | | 66 | 969 |
| AMERICAN INDIAN | 12 | 169 | 2 | 5 | | | | | | | | | 10 | 164 |
| SPANISH | 809 | 12,989 | 7 | 76 | | | 2 | 73 | | | | | 800 | 12,840 |
| OTHER | 65 | 927 | 23 | 261 | 7 | 60 | 1 | 28 | | | | | 34 | 578 |
| NEVADA | 188 | 3,158 | 77 | 787 | 2 | 52 | 22 | 685 | | | | | 87 | 1,635 |
| WHITE | 143 | 2,655 | 42 | 455 | 2 | 52 | 21 | 680 | | | | | 78 | 1,468 |
| NEGRO | 1 | 20 | | | | | | | | | | | 1 | 20 |
| AMERICAN INDIAN | 40 | 405 | 35 | 331 | | | 1 | 5 | | | | | 4 | 69 |
| SPANISH | 3 | 58 | | | | | | | | | | | 3 | 58 |
| OTHER | 1 | 20 | | | | | | | | | | | 1 | 20 |
| COLORADO | 1,280 | 19,130 | 461 | 4,485 | 50 | 1,694 | 168 | 5,439 | | | 2 | 24 | 599 | 7,489 |
| WHITE | 1,011 | 16,168 | 412 | 4,116 | 48 | 1,535 | 155 | 5,153 | | | 2 | 24 | 398 | 5,340 |
| NEGRO | | | | | | | | | | | | | | |
| AMERICAN INDIAN | 1 | 4 | 1 | 4 | | | | | | | | | | |
| SPANISH | 253 | 2,628 | 39 | 254 | 1 | 21 | 11 | 218 | | | | | 202 | 2,134 |
| OTHER | 15 | 331 | 9 | 111 | 3 | 137 | 2 | 68 | | | | | 1 | 15 |

FORM FHA 389-08-B

UNITED STATES DEPARTMENT OF AGRICULTURE
FARMERS HOME ADMINISTRATION
FINANCE OFFICE

REPORT CODE A01

DISTRIBUTION OF LOANS MADE BY SIX SPECIFIED TYPES BY RACE OR ETHNIC GROUP
FISCAL YEAR 1972
(AMOUNTS IN THOUSANDS OF DOLLARS)
(INCLUDES INITIAL AND SUBSEQUENT LOANS)

| AREA, STATE RACE OR ETHNIC GROUP | TOTAL SIX LOAN TYPES | | OPERATING LOANS | | EMERGENCY LOANS | | FARM OWNERSHIP LOANS | | RECREATION LOANS | | SOIL AND WATER LOANS | | RURAL HOUSING LOANS | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT |
| IDAHO | 3,335 | 52,988 | 1,099 | 11,458 | 40 | 1,050 | 354 | 10,517 | 3 | 40 | 19 | 219 | 1,820 | 29,304 |
| WHITE | 3,233 | 51,396 | 1,077 | 11,629 | 37 | 1,007 | 350 | 10,361 | 3 | 40 | 19 | 219 | 1,787 | 28,925 |
| NEGRO | 1 | 19 | | | | | | | | | | | 1 | 19 |
| AMERICAN INDIAN | 21 | 252 | 10 | 64 | | | | | | | | | 11 | 188 |
| SPANISH | 59 | 1,084 | 5 | 73 | 1 | 11 | 3 | 126 | | | | | 50 | 794 |
| OTHER | 21 | 316 | 7 | 93 | 2 | 37 | 1 | 30 | | | | | 11 | 157 |
| MONTANA | 1,137 | 16,392 | 482 | 6,304 | 8 | 248 | 173 | 6,299 | | | 7 | 30 | 267 | 3,547 |
| WHITE | 1,037 | 15,384 | 407 | 5,830 | 8 | 248 | 158 | 5,907 | | | 7 | 30 | 257 | 3,324 |
| NEGRO | 4 | 127 | 2 | 14 | | | 2 | 113 | | | | | | |
| AMERICAN INDIAN | 92 | 830 | 72 | 455 | | | 13 | 279 | | | | | 7 | 96 |
| SPANISH | 2 | 28 | | | | | | | | | | | 2 | 28 |
| OTHER | 2 | 23 | 1 | 5 | | | | | | | | | 1 | 18 |
| NEW MEXICO | 1,450 | 18,120 | 307 | 2,275 | 24 | 409 | 104 | 3,091 | | | 4 | 30 | 919 | 9,946 |
| WHITE | 704 | 9,329 | 255 | 2,236 | 12 | 381 | 73 | 2,084 | | | 4 | 30 | 352 | 4,818 |
| NEGRO | 9 | 124 | | | | | | | | | | | 9 | 124 |
| AMERICAN INDIAN | 38 | 107 | 29 | 63 | 6 | 4 | | | | | | | 3 | 39 |
| SPANISH | 697 | 6,534 | 104 | 614 | 8 | 24 | 31 | 1,027 | | | | | 554 | 4,869 |
| OTHER | 2 | 26 | 1 | 10 | | | | | | | | | 1 | 16 |
| ALASKA | 86 | 1,810 | 3 | 10 | 2 | 15 | 1 | 60 | | | | | 80 | 1,619 |
| WHITE | 59 | 1,193 | 3 | 10 | 2 | 15 | 1 | 60 | | | | | 53 | 1,081 |
| NEGRO | | | | | | | | | | | | | | |
| AMERICAN INDIAN | 26 | 622 | | | | | | | | | | | 26 | 622 |
| SPANISH | | | | | | | | | | | | | | |
| OTHER | 9 | 115 | | | | | | | | | | | 9 | 115 |
| OREGON | 1,266 | 20,141 | 300 | 3,455 | 36 | 313 | 115 | 4,195 | 1 | 9 | 7 | 49 | 807 | 12,121 |
| WHITE | 1,204 | 19,208 | 286 | 3,394 | 33 | 280 | 114 | 4,160 | 1 | 9 | 7 | 49 | 755 | 11,317 |
| NEGRO | 1 | 20 | | | | | | | | | | | 1 | 20 |
| AMERICAN INDIAN | 1 | 18 | | | | | | | | | | | 1 | 18 |
| SPANISH | 46 | 708 | | | | | | | | | | | 44 | 708 |
| OTHER | 12 | 186 | 4 | 61 | 3 | 32 | 1 | 35 | | | | | 4 | 58 |

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FORM FHA 389-08-R

UNITED STATES DEPARTMENT OF AGRICULTURE
FARMERS HOME ADMINISTRATION
FINANCE OFFICE

REPORT CODE A01

DISTRIBUTION OF LOANS MADE BY SIX SPECIFIED TYPES BY RACE OR ETHNIC GROUP
FISCAL YEAR 1979
(AMOUNTS IN THOUSANDS OF DOLLARS)
(INCLUDES INITIAL AND SUBSEQUENT LOANS)

| AREA, STATE RACE OR ETHNIC GROUP | TOTAL SIX LOAN TYPES | | OPERATING LOANS | | EMERGENCY LOANS | | FARM OWNERSHIP LOANS | | RECREATION LOANS | | SOIL AND WATER LOANS | | RURAL HOUSING LOANS | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT |
| UTAH | 1,450 | 18,402 | 456 | 3,347 | 18 | 200 | 141 | 3,223 | | | 4 | 12 | 831 | 12,000 |
| WHITE | 1,411 | 18,348 | 444 | 3,315 | 18 | 200 | 137 | 3,116 | | | 4 | 12 | 808 | 11,700 |
| NEGRO | 3 | 37 | | | | | 1 | 8 | | | | | 2 | 30 |
| AMERICAN INDIAN | 11 | 59 | 9 | 46 | | | 1 | 6 | | | | | 1 | 6 |
| SPANISH | 18 | 225 | | | | | | | | | | | 18 | 235 |
| OTHER | 7 | 127 | 3 | 8 | | | 2 | 90 | | | | | 2 | 29 |
| WASHINGTON | 2,515 | 39,380 | 617 | 7,116 | 67 | 768 | 169 | 5,505 | | | 4 | 36 | 1,658 | 25,959 |
| WHITE | 2,406 | 37,666 | 606 | 6,893 | 66 | 768 | 165 | 5,412 | | | 4 | 36 | 1,585 | 24,477 |
| NEGRO | 12 | 153 | 4 | 20 | | | 1 | 30 | | | | | 7 | 104 |
| AMERICAN INDIAN | 18 | 275 | | | | | | | | | | | 18 | 275 |
| SPANISH | 66 | 1,065 | 3 | 50 | | | 2 | 23 | | | | | 61 | 992 |
| OTHER | 13 | 220 | 4 | 54 | 1 | 16 | 1 | 40 | | | | | 7 | 111 |
| WYOMING | 978 | 13,328 | 408 | 3,547 | 1 | 12 | 93 | 3,307 | 3 | 116 | 5 | 23 | 472 | 6,324 |
| WHITE | 953 | 13,080 | 398 | 3,522 | 1 | 12 | 93 | 3,307 | 3 | 116 | 4 | 19 | 454 | 6,105 |
| NEGRO | 3 | 45 | | | | | | | | | | | 3 | 45 |
| AMERICAN INDIAN | 2 | 12 | 2 | 12 | | | | | | | | | | |
| SPANISH | 16 | 176 | 1 | 1 | | | | | | | | | 15 | 174 |
| OTHER | 4 | 16 | 3 | 12 | | | | | | | 1 | 4 | | |

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UNITED STATES DEPARTMENT OF AGRICULTURE
FARMERS HOME ADMINISTRATION
FINANCE OFFICE

DISTRIBUTION OF LOANS MADE BY SIX SPECIFIED TYPES BY RACE OR ETHNIC GROUP
FISCAL YEAR 1973
(AMOUNTS IN THOUSANDS OF DOLLARS)
(INCLUDES INITIAL AND SUBSEQUENT LOANS)

| AREA, STATE RACE OR ETHNIC GROUP | TOTAL SIX LOAN TYPES | | OPERATING LOANS | | EMERGENCY LOANS | | FARM OWNERSHIP LOANS | | RECREATION LOANS | | SOIL AND WATER LOANS | | RURAL HOUSING LOANS | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT |
| U.S. TOTALS 6/ | 308,632 | 3,104,885 | 50,612 | 453,027 | 124,899 | 549,722 | 15,309 | 400,613 | 35 | 1,193 | 751 | 3,454 | 115,946 | 1,609,575 |
| WHITE | 273,141 | 2,693,051 | 44,249 | 426,516 | 121,643 | 539,692 | 14,679 | 398,952 | 34 | 1,166 | 701 | 3,823 | 91,369 | 1,328,503 |
| NEGRO | 28,365 | 323,250 | 5,558 | 18,511 | 1,402 | 3,993 | 298 | 4,459 | 1 | 27 | 41 | 99 | 20,963 | 295,141 |
| AMERICAN INDIAN | 987 | 12,500 | 362 | 3,801 | 79 | 263 | 59 | 1,509 | | | 2 | 30 | 485 | 6,898 |
| SPANISH | 5,754 | 65,524 | 578 | 2,880 | 1,341 | 4,598 | 47 | 1,303 | | | 1 | 2 | 3,787 | 56,730 |
| OTHER | 387 | 4,750 | 75 | 910 | 154 | 1,177 | 14 | 390 | | | | | 142 | 2,282 |

| Percentage of Total Number Loaned | | | | | | | |
|---|---|---|---|---|---|---|---|
| White | 88.5% | 87.4% | 97.5% | 97.3% | 97.1% | 94.1% | 78.2% |
| Negro | 9.2% | 11.1% | 1.2% | 1.9% | 2.9% | 5.5% | 17.9% |
| American Indian | .3% | .7% | .1% | .4% | 0% | .3% | .4% |
| Spanish | 1.9% | .7% | 1.1% | .3% | 0% | .1% | 3.4% |
| Other | .1% | .1% | .1% | .1% | 0% | 0% | .1% |



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UNITED STATES DEPARTMENT OF AGRICULTURE
FARMERS HOME ADMINISTRATION
FINANCE OFFICE

DISTRIBUTION OF LOANS MADE BY SIX SPECIFIED TYPES BY RACE OR ETHNIC GROUP
FISCAL YEAR 1973
(AMOUNTS IN THOUSANDS OF DOLLARS)
(INCLUDES INITIAL AND SUBSEQUENT LOANS)

| AREA, STATE RACE OR ETHNIC GROUP | TOTAL SIX LOAN TYPES | | OPERATING LOANS | | EMERGENCY LOANS | | FARM OWNERSHIP LOANS | | RECREATION LOANS | | SOIL AND WATER LOANS | | RURAL HOUSING LOANS | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT |
| ALABAMA | 6,668 | 71,888 | 1,736 | 9,485 | 83 | 836 | 377 | 6,480 | | | 62 | 158 | 4,412 | 55,127 |
| WHITE | 4,327 | 48,613 | 1,311 | 8,484 | 56 | 553 | 365 | 6,300 | | | 55 | 148 | 2,540 | 33,247 |
| NEGRO | 2,339 | 23,046 | 425 | 1,001 | 25 | 82 | 12 | 100 | | | 7 | 10 | 1,870 | 21,854 |
| AMERICAN INDIAN | 1 | 14 | | | | | | | | | | | 1 | 14 |
| SPANISH | | | | | | | | | | | | | | |
| OTHER | 1 | 13 | | | | | | | | | | | 1 | 13 |
| ARIZONA | 2,351 | 38,191 | 171 | 2,182 | 176 | 2,736 | 24 | 2,817 | | | 3 | 105 | 1,947 | 30,153 |
| WHITE | 1,374 | 23,508 | 133 | 2,158 | 157 | 2,618 | 20 | 2,635 | | | 3 | 105 | 1,031 | 16,102 |
| NEGRO | 74 | 1,068 | 1 | 4 | | | | | | | | | 73 | 1,064 |
| AMERICAN INDIAN | 86 | 950 | 27 | 90 | 2 | 7 | | | | | | | 59 | 853 |
| SPANISH | 814 | 12,649 | 10 | 118 | 17 | 133 | 4 | 182 | | | | | 783 | 12,217 |
| OTHER | 1 | 16 | | | | | | | | | | | 1 | 16 |
| ARKANSAS | 7,695 | 87,574 | 2,297 | 15,142 | 109 | 564 | 496 | 13,421 | | | 118 | 512 | 4,877 | 57,935 |
| WHITE | 6,322 | 76,255 | 1,754 | 13,216 | 81 | 530 | 469 | 13,116 | | | 108 | 486 | 3,712 | 48,509 |
| NEGRO | 1,365 | 11,283 | 541 | 1,926 | 28 | 33 | 26 | 288 | | | 10 | 26 | 780 | 8,989 |
| AMERICAN INDIAN | 1 | 13 | | | | | | | | | | | 1 | 13 |
| SPANISH | 6 | 43 | 2 | 6 | | | 1 | 14 | | | | | 3 | 24 |
| OTHER | 1 | 1 | | | | | | | | | | | 1 | 1 |
| CALIFORNIA OFFICE: | 4,482 | 71,641 | 326 | 4,235 | 1,148 | 9,801 | 89 | 1,276 | 2 | 151 | 1 | 4 | 3,125 | 56,171 |
| WHITE | 3,279 | 49,622 | 273 | 3,735 | 987 | 8,717 | 76 | 1,143 | 2 | 151 | | | 1,943 | 34,257 |
| NEGRO | 78 | 982 | 8 | 79 | 4 | 26 | 1 | 7 | | | 1 | 4 | 60 | 866 |
| AMERICAN INDIAN | 30 | 404 | 21 | 126 | | | 1 | 3 | | | | | 16 | 275 |
| SPANISH | 1,097 | 18,440 | 6 | 76 | 38 | 235 | | | | | | | 1,053 | 18,129 |
| OTHER | 199 | 1,993 | 18 | 220 | 119 | 824 | 4 | 103 | | | | | 49 | 847 |
| CALIFORNIA | 4,510 | 68,596 | 266 | 3,516 | 1,148 | 9,801 | 73 | 1,022 | 2 | 151 | 1 | 4 | 3,020 | 52,102 |
| WHITE | 3,135 | 47,028 | 233 | 3,139 | 987 | 8,717 | 66 | 2,912 | 2 | 151 | | | 1,845 | 32,109 |
| NEGRO | 77 | 962 | 8 | 79 | 4 | 26 | 1 | 7 | | | 1 | 4 | 63 | 846 |
| AMERICAN INDIAN | 12 | 196 | 1 | 2 | | | | | | | | | 11 | 194 |
| SPANISH | 1,094 | 18,417 | 6 | 76 | 38 | 235 | | | | | | | 1,052 | 18,107 |
| OTHER | 199 | 1,993 | 18 | 220 | 119 | 824 | 4 | 103 | | | | | 49 | 847 |

UNITED STATES DEPARTMENT OF AGRICULTURE
FARMERS HOME ADMINISTRATION
FINANCE OFFICE

DISTRIBUTION OF LOANS MADE BY SIX SPECIFIED TYPES BY RACE OR ETHNIC GROUP
FISCAL YEAR 1973
(AMOUNTS IN THOUSANDS OF DOLLARS)
(INCLUDES INITIAL AND SUBSEQUENT LOANS)

| AREA, STATE RACE OR ETHNIC GROUP | TOTAL SIX LOAN TYPES | | OPERATING LOANS | | EMERGENCY LOANS | | FARM OWNERSHIP LOANS | | RECREATION LOANS | | SOIL AND WATER LOANS | | RURAL HOUSING LOANS | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT |
| NEVADA | 172 | 3,044 | 60 | 719 | | | 7 | 254 | | | | | 105 | 2,071 |
| WHITE | 144 | 2,794 | 40 | 595 | | | 6 | 251 | | | | | 93 | 1,948 |
| NEGRO | 1 | 20 | | | | | | | | | | | 1 | 20 |
| AMERICAN INDIAN | 26 | 208 | 20 | 124 | | | 1 | 3 | | | | | 5 | 81 |
| SPANISH | 1 | 23 | | | | | | | | | | | 1 | 23 |
| OTHER | | | | | | | | | | | | | | |
| COLORADO | 1,660 | 25,354 | 462 | 5,757 | 267 | 2,163 | 164 | 5,560 | | | 1 | 1 | 774 | 11,872 |
| WHITE | 1,405 | 21,629 | 420 | 5,314 | 265 | 2,152 | 161 | 5,463 | | | 1 | 1 | 558 | 8,699 |
| NEGRO | 2 | 4 | | | | | | | | | | | 2 | 4 |
| AMERICAN INDIAN | 2 | 28 | 1 | 9 | | | | | | | | | 1 | 20 |
| SPANISH | 238 | 3,381 | 26 | 233 | 1 | 7 | 1 | 35 | | | | | 210 | 3,107 |
| OTHER | 21 | 312 | 15 | 202 | 1 | 5 | 2 | 63 | | | | | 3 | 43 |
| DELAWARE OFFICE: | 6,220 | 66,324 | 450 | 3,686 | 3,160 | 20,333 | 81 | 2,899 | 2 | 52 | 1 | 1 | 2,526 | 39,352 |
| WHITE | 5,561 | 57,429 | 404 | 3,575 | 3,090 | 20,072 | 79 | 2,810 | 2 | 52 | 1 | 1 | 1,985 | 30,919 |
| NEGRO | 632 | 8,549 | 44 | 90 | 67 | 247 | 2 | 90 | | | | | 519 | 8,122 |
| AMERICAN INDIAN | 2 | 18 | | | | | | | | | | | 2 | 18 |
| SPANISH | 11 | 173 | | | | | | | | | | | 11 | 173 |
| OTHER | 14 | 156 | 2 | 22 | 3 | 14 | | | | | | | 9 | 120 |
| DELAWARE | 750 | 9,197 | 38 | 295 | 303 | 2,238 | 15 | 347 | | | | | 394 | 6,317 |
| WHITE | 602 | 6,701 | 36 | 273 | 301 | 2,231 | 15 | 347 | | | | | 250 | 3,850 |
| NEGRO | 144 | 2,456 | | | 2 | 6 | | | | | | | 142 | 2,449 |
| AMERICAN INDIAN | | | | | | | | | | | | | | |
| SPANISH | | | | | | | | | | | | | | |
| OTHER | 4 | 39 | 2 | 22 | | | | | | | | | 2 | 18 |
| MARYLAND | 2,638 | 28,184 | 246 | 1,683 | 1,138 | 6,375 | 52 | 2,195 | 2 | 52 | | | 1,200 | 17,878 |
| WHITE | 2,301 | 24,099 | 211 | 1,628 | 1,083 | 6,220 | 50 | 2,105 | 2 | 52 | | | 955 | 14,094 |
| NEGRO | 334 | 4,040 | 35 | 55 | 55 | 155 | 2 | 90 | | | | | 242 | 3,741 |
| AMERICAN INDIAN | | | | | | | | | | | | | | |
| SPANISH | 2 | 19 | | | | | | | | | | | 2 | 19 |
| OTHER | 1 | 25 | | | | | | | | | | | 1 | 25 |

UNITED STATES DEPARTMENT OF AGRICULTURE
FARMERS HOME ADMINISTRATION
FINANCE OFFICE

DISTRIBUTION OF LOANS MADE BY SIX SPECIFIED TYPES BY RACE OR ETHNIC GROUP
FISCAL YEAR 1973
(AMOUNTS IN THOUSANDS OF DOLLARS)
(INCLUDES INITIAL AND SUBSEQUENT LOANS)

| AREA, STATE RACE OR ETHNIC GROUP | TOTAL SIX LOAN TYPES | | OPERATING LOANS | | EMERGENCY LOANS | | FARM OWNERSHIP LOANS | | RECREATION LOANS | | SOIL AND WATER LOANS | | RURAL HOUSING LOANS | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT |
| NEW JERSEY | 2,832 | 28,944 | 166 | 1,709 | 1,719 | 11,720 | 14 | 358 | | | 1 | 1 | 932 | 15,156 |
| WHITE | 2,658 | 28,028 | 157 | 1,674 | 1,706 | 11,620 | 14 | 358 | | | 1 | 1 | 780 | 12,975 |
| NEGRO | 154 | 2,053 | 9 | 35 | 10 | 86 | | | | | | | 135 | 1,932 |
| AMERICAN INDIAN | 2 | 18 | | | | | | | | | | | 2 | 18 |
| SPANISH | 9 | 154 | | | | | | | | | | | 9 | 154 |
| OTHER | 9 | 92 | | | 3 | 14 | | | | | | | 6 | 78 |
| FLORIDA | 4,422 | 69,067 | 594 | 4,548 | 7 | 198 | 123 | 3,856 | | | 6 | 55 | 3,682 | 60,390 |
| WHITE | 3,179 | 51,223 | 430 | 3,826 | 6 | 187 | 119 | 3,801 | | | 5 | 29 | 2,600 | 43,379 |
| NEGRO | 1,161 | 16,544 | 151 | 578 | 1 | 11 | 4 | 55 | | | | | 1,005 | 15,901 |
| AMERICAN INDIAN | 14 | 193 | 12 | 150 | | | | | | | 1 | 26 | 1 | 17 |
| SPANISH | 73 | 1,043 | | | | | | | | | | | 73 | 1,043 |
| OTHER | 4 | 64 | 1 | 15 | | | | | | | | | 3 | 50 |
| GEORGIA | 7,861 | 88,575 | 1,487 | 14,909 | 2,101 | 14,539 | 208 | 5,786 | | | 1 | 2 | 3,774 | 53,340 |
| WHITE | 5,500 | 60,118 | 1,196 | 13,258 | 2,164 | 13,755 | 193 | 5,448 | | | 1 | 2 | 1,946 | 27,659 |
| NEGRO | 2,359 | 28,427 | 291 | 1,651 | 227 | 783 | 15 | 343 | | | | | 1,826 | 45,650 |
| AMERICAN INDIAN | | | | | | | | | | | | | | |
| SPANISH | 1 | 16 | | | | | | | | | | | 1 | 16 |
| OTHER | 1 | 15 | | | | | | | | | | | 1 | 15 |
| IDAHO | 4,181 | 73,063 | 1,250 | 16,171 | 6 | 213 | 492 | 14,957 | | | 12 | 100 | 2,421 | 41,623 |
| WHITE | 4,080 | 71,403 | 1,229 | 15,916 | 6 | 213 | 486 | 14,767 | | | 12 | 100 | 2,347 | 40,405 |
| NEGRO | 1 | 2 | | | | | | | | | | | 1 | 2 |
| AMERICAN INDIAN | 27 | 418 | 10 | 99 | | | | | | | | | 17 | 319 |
| SPANISH | 54 | 962 | 4 | 63 | | | 3 | 111 | | | | | 49 | 788 |
| OTHER | 17 | 277 | 7 | 90 | | | 3 | 79 | | | | | 7 | 108 |
| ILLINOIS | 5,010 | 73,839 | 1,460 | 13,587 | 30 | 261 | 588 | 15,018 | 2 | 26 | 4 | 13 | 2,926 | 44,940 |
| WHITE | 4,859 | 71,406 | 1,457 | 13,562 | 30 | 261 | 588 | 15,018 | 2 | 26 | 4 | 13 | 2,774 | 42,623 |
| NEGRO | 139 | 2,180 | 3 | 26 | | | | | | | | | 135 | 2,154 |
| AMERICAN INDIAN | | | | | | | | | | | | | | |
| SPANISH | 11 | 122 | | | | | | | | | | | 11 | 122 |
| OTHER | 2 | 41 | | | | | | | | | | | 2 | 41 |

UNITED STATES DEPARTMENT OF AGRICULTURE
FARMERS HOME ADMINISTRATION
FINANCE OFFICE

DISTRIBUTION OF LOANS MADE BY SIX SPECIFIED TYPES BY RACE OR ETHNIC GROUP
FISCAL YEAR 1973
(AMOUNTS IN THOUSANDS OF DOLLARS)
(INCLUDES INITIAL AND SUBSEQUENT LOANS)

| AREA, STATE RACE OR ETHNIC GROUP | TOTAL SIX LOAN TYPES | | OPERATING LOANS | | EMERGENCY LOANS | | FARM OWNERSHIP LOANS | | RECREATION LOANS | | SOIL AND WATER LOANS | | RURAL HOUSING LOANS | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT |
| INDIANA | 4,092 | 62,116 | 671 | 7,797 | 1 | 2 | 394 | 11,244 | 2 | 150 | 9 | 30 | 3,015 | 42,892 |
| WHITE | 4,065 | 61,723 | 668 | 7,757 | 1 | 2 | 394 | 11,244 | 2 | 150 | 9 | 30 | 2,991 | 42,540 |
| NEGRO | 14 | 207 | 3 | 41 | | | | | | | | | 11 | 167 |
| AMERICAN INDIAN | | | | | | | | | | | | | | |
| SPANISH | 11 | 154 | | | | | | | | | | | 11 | 154 |
| OTHER | 2 | 32 | | | | | | | | | | | 2 | 32 |
| IOWA | 7,849 | 76,758 | 1,782 | 11,785 | 2,368 | 6,152 | 620 | 17,748 | | | 21 | 125 | 3,059 | 34,956 |
| WHITE | 7,831 | 76,596 | 1,750 | 11,761 | 2,367 | 6,152 | 620 | 17,748 | | | 21 | 125 | 3,043 | 34,818 |
| NEGRO | 3 | 1 | | | 1 | | | | | | | | 2 | 18 |
| AMERICAN INDIAN | 2 | 1 | 1 | 10 | | | | | | | | | 1 | 9 |
| SPANISH | 11 | 99 | | | | | | | | | | | 11 | 99 |
| OTHER | 2 | 26 | 1 | 14 | | | | | | | | | 1 | 12 |
| KANSAS | 2,903 | 41,368 | 915 | 9,246 | 9 | 132 | 707 | 16,895 | | | 5 | 90 | 1,267 | 15,005 |
| WHITE | 2,861 | 40,823 | 905 | 9,114 | 6 | 28 | 705 | 16,867 | | | 5 | 90 | 1,240 | 14,724 |
| NEGRO | 19 | 186 | 6 | 52 | | | 2 | 28 | | | | | 11 | 106 |
| AMERICAN INDIAN | 6 | 74 | | | | | | | | | | | 6 | 74 |
| SPANISH | 11 | 111 | 1 | 11 | | | | | | | | | 10 | 101 |
| OTHER | 6 | 174 | 3 | 70 | 3 | 104 | | | | | | | | |
| KENTUCKY | 5,493 | 59,763 | 1,884 | 9,596 | 1 | 25 | 550 | 13,463 | 1 | 13 | 50 | 129 | 3,007 | 36,536 |
| WHITE | 5,248 | 57,062 | 1,842 | 9,497 | 1 | 25 | 540 | 13,247 | 1 | 13 | 49 | 127 | 2,815 | 34,153 |
| NEGRO | 245 | 2,701 | 42 | 99 | | | 10 | 216 | | | 1 | 2 | 192 | 2,384 |
| AMERICAN INDIAN | | | | | | | | | | | | | | |
| SPANISH | | | | | | | | | | | | | | |
| OTHER | | | | | | | | | | | | | | |
| LOUISIANA | 8,035 | 45,708 | 2,188 | 19,454 | 198 | 1,492 | 237 | 7,112 | | | 23 | 85 | 1,389 | 17,563 |
| WHITE | 2,710 | 34,781 | 1,639 | 17,452 | 123 | 1,305 | 221 | 6,829 | | | 14 | 49 | 713 | 9,144 |
| NEGRO | 1,319 | 10,850 | 548 | 2,000 | 75 | 187 | 15 | 271 | | | 9 | 36 | 672 | 8,356 |
| AMERICAN INDIAN | | | | | | | | | | | | | | |
| SPANISH | 3 | 41 | | | | | 1 | 12 | | | | | 2 | 29 |
| OTHER | 3 | 34 | 1 | 2 | | | | | | | | | 2 | 32 |

UNITED STATES DEPARTMENT OF AGRICULTURE
FARMERS HOME ADMINISTRATION
FINANCE OFFICE

DISTRIBUTION OF LOANS MADE BY SIX SPECIFIED TYPES BY RACE OR ETHNIC GROUP
FISCAL YEAR 1973
(AMOUNTS IN THOUSANDS OF DOLLARS)
(INCLUDES INITIAL AND SUBSEQUENT LOANS)

| AREA, STATE RACE OR ETHNIC GROUP | TOTAL SIX LOAN TYPES | | OPERATING LOANS | | EMERGENCY LOANS | | FARM OWNERSHIP LOANS | | REHABILITATION LOANS | | SOIL AND WATER LOANS | | RURAL HOUSING LOANS | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT |
| MAINE | 4,410 | 60,890 | 1,269 | 10,816 | 19 | 142 | 186 | 5,176 | 3 | 212 | 4 | 8 | 2,929 | 44,536 |
| WHITE | 4,404 | 60,818 | 1,269 | 10,816 | 19 | 144 | 186 | 5,176 | 3 | 212 | 4 | 8 | 2,923 | 44,462 |
| NEGRO | 2 | 26 | | | | | | | | | | | 3 | 26 |
| AMERICAN INDIAN | 3 | 46 | | | | | | | | | | | 3 | 44 |
| SPANISH | | | | | | | | | | | | | | |
| OTHER | | | | | | | | | | | | | | |
| MICHIGAN | 8,240 | 108,802 | 460 | 10,374 | 3,138 | 14,813 | 244 | 8,180 | | | | | 4,176 | 73,633 |
| WHITE | 8,043 | 108,302 | 454 | 10,324 | 3,116 | 14,741 | 243 | 8,157 | | | | | 4,028 | 71,111 |
| NEGRO | 76 | 900 | 2 | 21 | 17 | 72 | | | | | | | 57 | 807 |
| AMERICAN INDIAN | 19 | 284 | 3 | 25 | | | 1 | 23 | | | | | 15 | 239 |
| SPANISH | 79 | 1,283 | 1 | 7 | 3 | 15 | | | | | | | 75 | 1,262 |
| OTHER | 3 | 30 | | | 2 | 15 | | | | | | | 1 | 15 |
| MINNESOTA | 17,581 | 112,500 | 1,574 | 15,923 | 13,715 | 56,551 | 658 | 16,238 | 2 | 50 | 1 | 25 | 1,631 | 23,713 |
| WHITE | 17,542 | 112,224 | 1,573 | 15,919 | 13,693 | 56,468 | 656 | 16,228 | 2 | 50 | 1 | 25 | 1,615 | 23,503 |
| NEGRO | 2 | 4 | | | 2 | 4 | | | | | | | | |
| AMERICAN INDIAN | 32 | 184 | 1 | 4 | 20 | 59 | | | | | | | 11 | 121 |
| SPANISH | 2 | 40 | | | | | | | | | | | 2 | 40 |
| OTHER | 3 | 48 | | | | | | | | | | | 3 | 48 |
| MISSISSIPPI | 8,461 | 120,573 | 2,963 | 21,803 | 100 | 3,096 | 378 | 11,626 | | | 39 | 112 | 6,023 | 83,936 |
| WHITE | 5,776 | 74,720 | 2,131 | 19,328 | 84 | 3,070 | 323 | 11,500 | | | 30 | 98 | 2,950 | 41,117 |
| NEGRO | 3,909 | 45,761 | 772 | 2,483 | 16 | 26 | 53 | 126 | | | 9 | 14 | 3,059 | 42,712 |
| AMERICAN INDIAN | 3 | 43 | | | | | | | | | | | 3 | 47 |
| SPANISH | 3 | 45 | | | | | | | | | | | 3 | 45 |
| OTHER | | | | | | | | | | | | | | |
| MISSOURI | 6,589 | 83,339 | 1,957 | 17,292 | 36 | 412 | 801 | 20,156 | 2 | 13 | 101 | 881 | 3,600 | 44,605 |
| WHITE | 6,397 | 81,704 | 1,911 | 17,064 | 35 | 409 | 795 | 19,969 | 2 | 13 | 101 | 881 | 3,465 | 43,389 |
| NEGRO | 189 | 1,554 | 46 | 228 | 3 | 3 | 5 | 174 | | | | | 130 | 1,150 |
| AMERICAN INDIAN | 2 | 16 | | | | | 1 | 14 | | | | | 1 | 1 |
| SPANISH | 4 | 66 | | | | | | | | | | | 4 | 66 |
| OTHER | | | | | | | | | | | | | | |

UNITED STATES DEPARTMENT OF AGRICULTURE
FARMERS HOME ADMINISTRATION
FINANCE OFFICE

DISTRIBUTION OF LOANS MADE BY SIX SPECIFIED TYPES BY RACE OR ETHNIC GROUP
FISCAL YEAR 1973
(AMOUNTS IN THOUSANDS OF DOLLARS)
(INCLUDES INITIAL AND SUBSEQUENT LOANS)

| AREA, STATE RACE OR ETHNIC GROUP | TOTAL SIX LOAN TYPES | | OPERATING LOANS | | EMERGENCY LOANS | | FARM OWNERSHIP LOANS | | RECREATION LOANS | | SOIL AND WATER LOANS | | RURAL HOUSING LOANS | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT |
| MONTANA | 1,232 | 20,708 | 663 | 7,634 | 1 | 40 | 202 | 8,073 | | | 7 | 85 | 359 | 4,878 |
| WHITE | 1,133 | 19,331 | 601 | 7,024 | | | 185 | 7,604 | | | 7 | 85 | 340 | 4,617 |
| NEGRO | 3 | 46 | 3 | 46 | | | | | | | | | | |
| AMERICAN INDIAN | 93 | 1,283 | 59 | 564 | 1 | 40 | 17 | 408 | | | | | 16 | 212 |
| SPANISH | 3 | 49 | | | | | | | | | | | 3 | 49 |
| OTHER | | | | | | | | | | | | | | |
| NEBRASKA | 2,322 | 36,622 | 972 | 8,121 | 3 | 17 | 615 | 18,741 | | | 18 | 306 | 714 | 9,437 |
| WHITE | 2,313 | 36,545 | 971 | 8,111 | 3 | 17 | 615 | 18,741 | | | 18 | 306 | 706 | 9,371 |
| NEGRO | 1 | 11 | | | | | | | | | | | 1 | 11 |
| AMERICAN INDIAN | 3 | 3 | | | | | | | | | | | 3 | 3 |
| SPANISH | 3 | 46 | | | | | | | | | | | 3 | 46 |
| OTHER | 2 | 16 | 1 | 11 | | | | | | | | | 1 | 6 |
| NEW MEXICO | 2,388 | 20,701 | 393 | 3,165 | 918 | 3,814 | 98 | 2,967 | | | 11 | 44 | 968 | 10,712 |
| WHITE | 1,325 | 12,573 | 240 | 2,156 | 861 | 3,286 | 77 | 2,497 | | | 8 | 35 | 339 | 4,549 |
| NEGRO | 12 | 113 | 4 | 13 | | | | | | | 1 | 2 | 7 | 98 |
| AMERICAN INDIAN | 60 | 250 | 27 | 135 | 27 | 55 | | | | | 1 | 5 | 5 | 56 |
| SPANISH | 987 | 7,781 | 122 | 661 | 228 | 459 | 21 | 470 | | | 1 | 2 | 615 | 5,994 |
| OTHER | 4 | 34 | | | 2 | 15 | | | | | | | 2 | 15 |
| NEW YORK | 15,869 | 136,756 | 826 | 8,953 | 11,674 | 76,168 | 225 | 6,5[illegible] | 1 | 18 | 1 | 5 | 3,137 | 45,060 |
| WHITE | 15,684 | 134,309 | 823 | 8,946 | 11,657 | 76,071 | 223 | 6,543 | 1 | 18 | 1 | 5 | 2,981 | 42,727 |
| NEGRO | 142 | 1,757 | 3 | 7 | 16 | 73 | 2 | 31 | | | | | 121 | 1,646 |
| AMERICAN INDIAN | 7 | 79 | | | 3 | 24 | | | | | | | 4 | 56 |
| SPANISH | 26 | 504 | | | | | | | | | | | 26 | 504 |
| OTHER | 5 | 108 | | | | | | | | | | | 5 | 108 |
| NORTH CAROLINA | 16,918 | 155,470 | 4,092 | 22,319 | 3,112 | 12,402 | 524 | 10,635 | 11 | 379 | 6 | 27 | 7,173 | 109,708 |
| WHITE | 9,937 | 98,650 | 2,661 | 17,137 | 2,904 | 11,408 | 454 | 9,425 | 10 | 352 | 6 | 27 | 3,902 | 60,298 |
| NEGRO | 4,747 | 53,802 | 1,355 | 4,847 | 208 | 994 | 63 | 1,014 | 1 | 27 | | | 3,120 | 46,920 |
| AMERICAN INDIAN | 208 | 2,714 | 62 | 264 | | | 6 | 139 | | | | | 140 | 2,311 |
| SPANISH | | | | | | | | | | | | | | |
| OTHER | 26 | 304 | 14 | 71 | | | 1 | 56 | | | | | 11 | 180 |



0602

UNITED STATES DEPARTMENT OF AGRICULTURE
FARMERS HOME ADMINISTRATION
FINANCE OFFICE

DISTRIBUTION OF LOANS MADE BY SIX SPECIFIED TYPES BY RACE OR ETHNIC GROUP
FISCAL YEAR 1973
(AMOUNTS IN THOUSANDS OF DOLLARS)
(INCLUDES INITIAL AND SUBSEQUENT LOANS)

| AREA, STATE RACE OR ETHNIC GROUP | TOTAL SIX LOAN TYPES | | OPERATING LOANS | | EMERGENCY LOANS | | FARM OWNERSHIP LOANS | | RECREATION LOANS | | SOIL AND WATER LOANS | | RURAL HOUSING LOANS | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT |
| NORTH DAKOTA | 4,394 | 61,035 | 1,704 | 17,963 | 640 | 3,099 | 844 | 23,927 | | | 11 | 86 | 1,195 | 15,959 |
| WHITE | 4,295 | 59,529 | 1,651 | 17,041 | 640 | 3,099 | 832 | 23,644 | | | 11 | 86 | 1,161 | 15,659 |
| NEGRO | | | | | | | | | | | | | | |
| AMERICAN INDIAN | 95 | 1,405 | 52 | 882 | | | 11 | 261 | | | | | 32 | 262 |
| SPANISH | 2 | 38 | | | | | | | | | | | 2 | 38 |
| OTHER | 2 | 63 | 1 | 41 | | | 1 | 22 | | | | | | |
| OHIO | 4,693 | 72,563 | 460 | 5,886 | 315 | 1,918 | 145 | 4,481 | 1 | 17 | 5 | 23 | 3,767 | 60,259 |
| WHITE | 4,599 | 71,273 | 454 | 5,851 | 314 | 1,913 | 144 | 4,426 | 1 | 17 | 5 | 23 | 3,681 | 59,048 |
| NEGRO | 57 | 791 | 6 | 35 | 1 | 5 | 1 | 35 | | | | | 49 | 717 |
| AMERICAN INDIAN | 1 | 9 | | | | | | | | | | | 1 | 9 |
| SPANISH | 34 | 457 | | | | | | | | | | | 34 | 457 |
| OTHER | 2 | 29 | | | | | | | | | | | 2 | 29 |
| OKLAHOMA | 15,221 | 112,847 | 1,653 | 16,517 | 9,642 | 36,955 | 1,000 | 22,938 | 1 | 5 | 37 | 334 | 2,888 | 36,098 |
| WHITE | 14,846 | 109,603 | 1,562 | 16,146 | 9,580 | 36,771 | 973 | 22,421 | 1 | 5 | 37 | 334 | 2,693 | 33,925 |
| NEGRO | 244 | 1,897 | 69 | 198 | 36 | 108 | 16 | 268 | | | | | 123 | 1,323 |
| AMERICAN INDIAN | 111 | 1,151 | 19 | 145 | 25 | 76 | 10 | 219 | | | | | 57 | 711 |
| SPANISH | 14 | 143 | 1 | 12 | 1 | | 1 | 38 | | | | | 11 | 101 |
| OTHER | 6 | 53 | 2 | 16 | | | | | | | | | 4 | 37 |
| OREGON OFFICE: | 1,406 | 24,806 | 341 | 4,517 | 84 | 1,271 | 123 | 4,434 | | | 3 | 14 | 855 | 14,569 |
| WHITE | 1,308 | 23,125 | 335 | 4,441 | 84 | 1,271 | 121 | 4,369 | | | 3 | 14 | 765 | 13,029 |
| NEGRO | 2 | 26 | | | | | | | | | | | 2 | 26 |
| AMERICAN INDIAN | 17 | 322 | 2 | 16 | | | | | | | | | 15 | 306 |
| SPANISH | 65 | 1,052 | 2 | 14 | | | | | | | | | 63 | 1,038 |
| OTHER | 14 | 281 | 2 | 47 | | | 2 | 65 | | | | | 10 | 169 |
| OREGON | 1,327 | 23,124 | 333 | 4,435 | 84 | 1,271 | 123 | 4,434 | | | 3 | 14 | 784 | 12,969 |
| WHITE | 1,247 | 21,801 | 327 | 4,359 | 84 | 1,271 | 121 | 4,369 | | | 3 | 14 | 712 | 11,788 |
| NEGRO | 1 | 1 | | | | | | | | | | | 1 | 1 |
| AMERICAN INDIAN | 3 | 34 | 2 | 16 | | | | | | | | | 1 | 18 |
| SPANISH | 65 | 1,052 | 2 | 14 | | | | | | | | | 63 | 1,038 |
| OTHER | 11 | 235 | 2 | 47 | | | 2 | 65 | | | | | 7 | 123 |

UNITED STATES DEPARTMENT OF AGRICULTURE
FARMERS HOME ADMINISTRATION
FINANCE OFFICE

DISTRIBUTION OF LOANS MADE BY SIX SPECIFIED TYPES BY RACE OR ETHNIC GROUP
FISCAL YEAR 1973
(AMOUNTS IN THOUSANDS OF DOLLARS)
(INCLUDES INITIAL AND SUBSEQUENT LOANS)

| AREA, STATE RACE OR ETHNIC GROUP | TOTAL SIX LOAN TYPES | | OPERATING LOANS | | EMERGENCY LOANS | | FARM OWNERSHIP LOANS | | RECREATION LOANS | | SOIL AND WATER LOANS | | RURAL HOUSING LOANS | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT |
| ALASKA | 79 | 1,682 | 5 | 82 | | | | | | | | | 71 | 1,600 |
| WHITE | 61 | 1,324 | 5 | 82 | | | | | | | | | 53 | 1,242 |
| NEGRO | 1 | 25 | | | | | | | | | | | 1 | 25 |
| AMERICAN INDIAN | 14 | 288 | | | | | | | | | | | 14 | 288 |
| SPANISH | | | | | | | | | | | | | | |
| OTHER | 3 | 46 | | | | | | | | | | | 3 | 46 |
| PENNSYLVANIA | 15,588 | 105,405 | 447 | 5,993 | 12,006 | 53,372 | 143 | 5,182 | | | | | 2,992 | 40,858 |
| WHITE | 15,548 | 104,948 | 444 | 5,964 | 11,996 | 53,304 | 142 | 5,175 | | | | | 2,966 | 40,504 |
| NEGRO | 34 | 354 | 3 | 29 | 7 | 29 | 1 | 7 | | | | | 23 | 289 |
| AMERICAN INDIAN | | | | | | | | | | | | | | |
| SPANISH | 3 | 45 | | | 1 | 3 | | | | | | | 2 | 41 |
| OTHER | 3 | 59 | | | 2 | 36 | | | | | | | 1 | 23 |
| SOUTH CAROLINA | 4,400 | 84,157 | 1,515 | 9,091 | 10 | 472 | 248 | 5,393 | 1 | 7 | 3 | 8 | 4,623 | 69,184 |
| WHITE | 3,135 | 44,724 | 776 | 7,080 | 10 | 472 | 216 | 4,875 | 1 | 7 | 2 | 7 | 2,130 | 32,283 |
| NEGRO | 3,260 | 39,395 | 738 | 2,010 | | | 31 | 517 | | | 1 | 1 | 2,490 | 36,867 |
| AMERICAN INDIAN | 2 | 4 | | | | | 1 | 2 | | | | | 1 | 3 |
| SPANISH | | | | | | | | | | | | | | |
| OTHER | 3 | 34 | 1 | 1 | | | | | | | | | 2 | 33 |
| SOUTH DAKOTA | 11,241 | 88,557 | 1,593 | 16,560 | 9,923 | 42,217 | 472 | 18,068 | | | 3 | 41 | 16,048 | 10,872 |
| WHITE | 11,159 | 87,063 | 1,540 | 15,390 | 8,922 | 42,212 | 465 | 18,066 | | | 3 | 41 | 15,027 | 10,735 |
| NEGRO | | | | | | | | | | | | | | |
| AMERICAN INDIAN | 78 | 1,475 | 53 | 1,170 | | | 7 | 182 | | | | | 18 | 122 |
| SPANISH | 2 | 4 | | | | | | | | | | | 2 | 4 |
| OTHER | 2 | 15 | | | 1 | 5 | | | | | | | 1 | 10 |
| TENNESSEE | 8,896 | 82,075 | 1,202 | 7,483 | 495 | 2,497 | 438 | 9,856 | | | 4 | 14 | 6,759 | 62,224 |
| WHITE | 8,023 | 72,308 | 1,033 | 6,983 | 466 | 2,422 | 425 | 9,683 | | | 4 | 14 | 6,095 | 53,224 |
| NEGRO | 871 | 9,712 | 169 | 520 | 29 | 75 | 13 | 173 | | | | | 660 | 8,943 |
| AMERICAN INDIAN | | | | | | | | | | | | | | |
| SPANISH | 2 | 26 | | | | | | | | | | | 2 | 26 |
| OTHER | 2 | 31 | | | | | | | | | | | 2 | 31 |

UNITED STATES DEPARTMENT OF AGRICULTURE
FARMERS HOME ADMINISTRATION
FINANCE OFFICE

DISTRIBUTION OF LOANS MADE BY SIX SPECIFIED TYPES BY RACE OR ETHNIC GROUP
FISCAL YEAR 1973
(AMOUNTS IN THOUSANDS OF DOLLARS)
(INCLUDES INITIAL AND SUBSEQUENT LOANS)

| AREA, STATE RACE OR ETHNIC GROUP | TOTAL SIX LOAN TYPES | | OPERATING LOANS | | EMERGENCY LOANS | | FARM OWNERSHIP LOANS | | REHABILITATION LOANS | | SOIL AND WATER LOANS | | RURAL HOUSING LOANS | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT |
| TEXAS | 48,523 | 241,035 | 3,825 | 40,417 | 39,979 | 133,410 | 751 | 20,140 | | | 43 | 310 | 3,925 | 46,758 |
| WHITE | 44,880 | 218,245 | 3,501 | 38,364 | 38,295 | 126,626 | 731 | 19,629 | | | 41 | 305 | 2,312 | 31,321 |
| NEGRO | 1,592 | 8,122 | 125 | 586 | 616 | 945 | 7 | 134 | | | 2 | 5 | 842 | 6,451 |
| AMERICAN INDIAN | 2 | 22 | | | 1 | 4 | | | | | | | 1 | 18 |
| SPANISH | 2,032 | 14,520 | 198 | 1,448 | 1,052 | 3,744 | 13 | 377 | | | | | 769 | 8,949 |
| OTHER | 17 | 127 | 1 | 18 | 15 | 88 | | | | | | | 1 | 20 |
| UTAH | 2,914 | 26,024 | 412 | 3,066 | 1,532 | 6,373 | 133 | 3,374 | | | 4 | 54 | 831 | 13,156 |
| WHITE | 2,887 | 25,743 | 406 | 3,057 | 1,528 | 6,355 | 133 | 3,374 | | | 4 | 54 | 814 | 12,902 |
| NEGRO | | | | | | | | | | | | | | |
| AMERICAN INDIAN | 13 | 131 | 5 | 7 | | | | | | | | | 8 | 124 |
| SPANISH | 8 | 109 | | | | | | | | | | | 8 | 109 |
| OTHER | 6 | 40 | 1 | 2 | 4 | 18 | | | | | | | 1 | 20 |
| VERMONT OFFICE: | 8,307 | 74,000 | 558 | 5,540 | 5,262 | 29,789 | 146 | 5,432 | | | 4 | 14 | 2,297 | 33,225 |
| WHITE | 8,283 | 73,568 | 558 | 5,540 | 5,279 | 29,749 | 146 | 5,432 | | | 4 | 14 | 2,276 | 32,654 |
| NEGRO | 17 | 276 | | | 2 | 10 | | | | | | | 15 | 266 |
| AMERICAN INDIAN | 1 | 16 | | | | | | | | | | | 1 | 16 |
| SPANISH | 4 | 69 | | | | | | | | | | | 4 | 69 |
| OTHER | 2 | 51 | | | 1 | 30 | | | | | | | 1 | 21 |
| CONNECTICUT | 1,237 | 11,801 | 47 | 520 | 905 | 6,203 | 11 | 284 | | | 2 | 4 | 272 | 4,792 |
| WHITE | 1,230 | 11,673 | 47 | 520 | 905 | 6,203 | 11 | 284 | | | 2 | 4 | 265 | 4,661 |
| NEGRO | 6 | 73 | | | | | | | | | | | 4 | 73 |
| AMERICAN INDIAN | | | | | | | | | | | | | | |
| SPANISH | 2 | 36 | | | | | | | | | | | 2 | 36 |
| OTHER | 1 | 21 | | | | | | | | | | | 1 | 21 |
| MASSACHUSETTS | 1,402 | 12,413 | 29 | 210 | 1,011 | 6,244 | 10 | 203 | | | 2 | 10 | 350 | 5,747 |
| WHITE | 1,395 | 12,269 | 29 | 210 | 1,009 | 6,211 | 10 | 203 | | | 2 | 10 | 345 | 5,655 |
| NEGRO | 4 | 61 | | | 1 | 2 | | | | | | | 3 | 59 |
| AMERICAN INDIAN | | | | | | | | | | | | | | |
| SPANISH | 2 | 33 | | | | | | | | | | | 2 | 33 |
| OTHER | 1 | 30 | | | 1 | 30 | | | | | | | | |



00605

UNITED STATES DEPARTMENT OF AGRICULTURE
FARMERS HOME ADMINISTRATION
FINANCE OFFICE

DISTRIBUTION OF LOANS MADE BY SIX SPECIFIED TYPES BY RACE OR ETHNIC GROUP
FISCAL YEAR 1973
(AMOUNTS IN THOUSANDS OF DOLLARS)
(INCLUDES INITIAL AND SUBSEQUENT LOANS)

| AREA, STATE RACE OR ETHNIC GROUP | TOTAL SIX LOAN TYPES | | OPERATING LOANS | | EMERGENCY LOANS | | FARM OWNERSHIP LOANS | | RECREATION LOANS | | SOIL AND WATER LOANS | | RURAL HOUSING LOANS | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT |
| NEW HAMPSHIRE | 1,328 | 12,401 | 94 | 588 | 592 | 2,868 | 14 | 202 | | | | | 628 | 8,666 |
| WHITE | 1,327 | 12,385 | 94 | 588 | 592 | 2,868 | 14 | 202 | | | | | 627 | 8,650 |
| NEGRO | | | | | | | | | | | | | | |
| AMERICAN INDIAN | 1 | 16 | | | | | | | | | | | 1 | 16 |
| SPANISH | | | | | | | | | | | | | | |
| OTHER | | | | | | | | | | | | | | |
| RHODE ISLAND | 237 | 2,857 | 3 | 24 | 138 | 1,368 | 1 | 7 | | | | | 95 | 1,457 |
| WHITE | 231 | 2,759 | 3 | 24 | 138 | 1,368 | 1 | 7 | | | | | 89 | 1,359 |
| NEGRO | 6 | 98 | | | | | | | | | | | 6 | 98 |
| AMERICAN INDIAN | | | | | | | | | | | | | | |
| SPANISH | | | | | | | | | | | | | | |
| OTHER | | | | | | | | | | | | | | |
| VERMONT | 4,103 | 36,527 | 385 | 4,200 | 2,436 | 13,104 | 130 | 4,657 | | | | | 252 | 12,564 |
| WHITE | 4,100 | 36,483 | 385 | 4,200 | 2,435 | 13,088 | 130 | 4,657 | | | | | 250 | 12,528 |
| NEGRO | 3 | 44 | | | 1 | 8 | | | | | | | 2 | 36 |
| AMERICAN INDIAN | | | | | | | | | | | | | | |
| SPANISH | | | | | | | | | | | | | | |
| OTHER | | | | | | | | | | | | | | |
| VIRGINIA | 9,435 | 135,485 | 755 | 4,664 | 1,284 | 4,015 | 111 | 2,846 | | | | | 7,281 | 121,951 |
| WHITE | 6,048 | 83,850 | 534 | 3,803 | 1,184 | 3,713 | 103 | 2,867 | | | | | 4,227 | 71,644 |
| NEGRO | 3,379 | 51,490 | 221 | 861 | 101 | 279 | 10 | 159 | | | | | 3,047 | 50,191 |
| AMERICAN INDIAN | 1 | 18 | | | | | | | | | | | 1 | 17 |
| SPANISH | 3 | 58 | | | | | | | | | | | 3 | 57 |
| OTHER | 4 | 70 | | | 1 | 23 | | | | | | | 3 | 47 |
| WASHINGTON | 2,912 | 46,771 | 562 | 7,859 | 208 | 1,254 | 203 | 7,192 | 2 | 30 | 2 | 79 | 1,935 | 30,318 |
| WHITE | 2,760 | 44,414 | 551 | 7,713 | 208 | 1,254 | 198 | 7,001 | 2 | 30 | 2 | 79 | 1,799 | 28,338 |
| NEGRO | 8 | 117 | 4 | 45 | | | 1 | 25 | | | | | 3 | 47 |
| AMERICAN INDIAN | 37 | 635 | 3 | 64 | | | 2 | 137 | | | | | 32 | 433 |
| SPANISH | 95 | 1,401 | 1 | 14 | | | 1 | 24 | | | | | 93 | 1,363 |
| OTHER | 12 | 205 | 3 | 63 | | | 1 | 5 | | | | | 8 | 137 |



0690

UNITED STATES DEPARTMENT OF AGRICULTURE
FARMERS HOME ADMINISTRATION
FINANCE OFFICE

DISTRIBUTION OF LOANS MADE BY SIX SPECIFIED TYPES BY RACE OR ETHNIC GROUP
FISCAL YEAR 1973
(AMOUNTS IN THOUSANDS OF DOLLARS)
(INCLUDES INITIAL AND SUBSEQUENT LOANS)

| AREA, STATE RACE OR ETHNIC GROUP | TOTAL SIX LOAN TYPES | | OPERATING LOANS | | EMERGENCY LOANS | | FARM OWNERSHIP LOANS | | RECREATION LOANS | | SOIL AND WATER LOANS | | RURAL HOUSING LOANS | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT | NBR | AMOUNT |
| WEST VIRGINIA | 3,834 | 46,779 | 757 | 3,580 | 154 | 408 | 142 | 2,415 | | | | | 2,781 | 40,376 |
| WHITE | 3,764 | 45,778 | 753 | 3,566 | 154 | 408 | 142 | 2,415 | | | | | 2,715 | 39,389 |
| NEGRO | 70 | 1,001 | 4 | 15 | | | | | | | | | 66 | 986 |
| AMERICAN INDIAN | | | | | | | | | | | | | | |
| SPANISH | | | | | | | | | | | | | | |
| OTHER | | | | | | | | | | | | | | |
| WISCONSIN | 5,580 | 82,111 | 1,460 | 20,704 | 459 | 1,661 | 450 | 18,382 | 1 | 19 | 28 | 69 | 3,782 | 41,077 |
| WHITE | 5,544 | 81,527 | 1,458 | 20,654 | 459 | 1,661 | 448 | 18,328 | 1 | 19 | 28 | 69 | 3,755 | 40,404 |
| NEGRO | 3 | 72 | 1 | 23 | | | | | | | | | 2 | 49 |
| AMERICAN INDIAN | 13 | 224 | 1 | 27 | | | 2 | 42 | | | | | 10 | 135 |
| SPANISH | 20 | 288 | | | | | | | | | | | 20 | 288 |
| OTHER | | | | | | | | | | | | | | |
| WYOMING | 971 | 13,450 | 384 | 3,544 | 14 | 90 | 86 | 2,895 | 1 | 49 | 7 | 26 | 477 | 6,826 |
| WHITE | 944 | 13,124 | 378 | 3,513 | 14 | 90 | 85 | 2,845 | 1 | 49 | 7 | 26 | 459 | 6,603 |
| NEGRO | | | | | | | | | | | | | | |
| AMERICAN INDIAN | 5 | 51 | 3 | 13 | | | | | | | | | 2 | 38 |
| SPANISH | 20 | 262 | 4 | 30 | | | 1 | 50 | | | | | 15 | 182 |
| OTHER | 2 | 13 | 1 | 8 | | | | | | | | | 1 | 5 |

Source: Form FHA 389-08-B

a/ Does not include Hawaii, Puerto Rico and the Virgin Islands.



06007

Applications for Initial Loans Received From Individuals, By Type of Loan and by Race or Ethnic Group During 1974 Fiscal Year

| State and race or ethnic group | Number of applications received for: Operating loans | Emergency loans | Farm Ownership loans | Recreation loans | Soil and Water loans | Rural Housing loans | Rural Rental Housing loans | Labor Housing loans | All types of loans |
|---|---|---|---|---|---|---|---|---|---|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| United States: a/ | | | | | | | | | |
| White | 32,254 | 27,373 | 31,191 | 33 | 1,093 | 173,031 | 722 | 128 | 265,825 |
| As % of total | 87.6 | 92.5 | 96.8 | 100.0 | 96.0 | 82.4 | 98.0 | 100.0 | 85.5 |
| Negro | 3,627 | 1,287 | 676 | 0 | 28 | 29,724 | 12 | 0 | 35,354 |
| As % of total | 9.9 | 4.5 | 2.1 | 0 | 2.4 | 14.2 | 1.6 | 0 | 11.4 |
| American Indian | 509 | 101 | 158 | 0 | 6 | 1,298 | 0 | 0 | 2,072 |
| As % of total | 1.4 | 0.3 | 0.5 | 0 | 0.5 | 0.6 | 0.0 | 0 | 0.7 |
| Spanish | 386 | 822 | 147 | 0 | 11 | 5,779 | 3 | 0 | 7,148 |
| As % of total | 1.0 | 2.8 | 0.5 | 0 | 1.0 | 2.7 | 0.4 | 0 | 2.3 |
| Other | 35 | 28 | 20 | 0 | 1 | 257 | 0 | 0 | 341 |
| As % of total | 0.1 | 0.1 | 0.1 | 0 | 0.1 | 0.1 | 0.0 | 0 | 0.1 |
| Total | 36,811 | 29,611 | 32,192 | 33 | 1,139 | 210,089 | 737 | 128 | 310,740 |
| Alabama: | | | | | | | | | |
| White | 670 | 522 | 870 | 0 | 42 | 3,252 | 15 | 2 | 5,373 |
| Negro | 267 | 92 | 49 | 0 | 5 | 2,017 | 1 | 0 | 2,431 |
| American Indian | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Spanish | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 937 | 614 | 919 | 0 | 47 | 5,269 | 16 | 2 | 7,804 |
| Alaska: | | | | | | | | | |
| White | 7 | 0 | 5 | 0 | 0 | 265 | 4 | 0 | 281 |
| Negro | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 2 |
| American Indian | 0 | 0 | 0 | 0 | 0 | 24 | 0 | 0 | 24 |
| Spanish | 0 | 0 | 0 | 0 | 0 | 13 | 0 | 0 | 13 |
| Other | 0 | 0 | 0 | 0 | 0 | 10 | 0 | 0 | 10 |
| Total | 7 | 0 | 5 | 0 | 0 | 314 | 4 | 0 | 330 |
| Arizona: | | | | | | | | | |
| White | 147 | 3 | 141 | 0 | 16 | 1,768 | 2 | 1 | 2,078 |
| Negro | 0 | 0 | 0 | 0 | 0 | 83 | 0 | 0 | 83 |
| American Indian | 80 | 0 | 0 | 0 | 0 | 306 | 0 | 0 | 386 |
| Spanish | 11 | 0 | 8 | 0 | 2 | 578 | 0 | 0 | 599 |
| Other | 0 | 0 | 0 | 0 | 0 | 7 | 0 | 0 | 7 |
| Total | 238 | 3 | 149 | 0 | 18 | 2,742 | 2 | 1 | 3,153 |
| Arkansas: | | | | | | | | | |
| White | 1,538 | 61 | 1,428 | 0 | 138 | 5,534 | 12 | 21 | 8,732 |
| Negro | 360 | 23 | 43 | 0 | 5 | 1,110 | 0 | 0 | 1,541 |
| American Indian | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 1 |
| Spanish | 2 | 0 | 1 | 0 | 0 | 5 | 0 | 0 | 8 |
| Other | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 1 |
| Total | 1,900 | 84 | 1,472 | 0 | 143 | 6,651 | 12 | 21 | 10,283 |

81090

| State and race or ethnic group | Number of applications received for: | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | Operating loans | Emergency loans | Farm Ownership loans | Recreation loans | Soil and Water loans | Rural Housing loans | Rural Rental Housing loans | Labor Housing loans | All types of loans |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| **California:** | | | | | | | | | |
| White | 271 | 35 | 243 | 1 | 4 | 2,371 | 16 | 0 | 2,941 |
| Negro | 6 | 0 | 8 | 0 | 1 | 48 | 0 | 0 | 63 |
| American Indian | 0 | 0 | 0 | 0 | 0 | 19 | 0 | 0 | 19 |
| Spanish | 9 | 1 | 12 | 0 | 0 | 903 | 1 | 0 | 926 |
| Other | 20 | 0 | 7 | 0 | 0 | 48 | 0 | 0 | 75 |
| Total | 306 | 36 | 270 | 1 | 5 | 3,389 | 17 | 0 | 4,024 |
| **Colorado:** | | | | | | | | | |
| White | 312 | 279 | 388 | 0 | 4 | 2,095 | 9 | 0 | 3,087 |
| Negro | 1 | 0 | 2 | 0 | 0 | 7 | 0 | 0 | 10 |
| American Indian | 1 | 0 | 0 | 0 | 0 | 6 | 0 | 0 | 7 |
| Spanish | 14 | 20 | 10 | 0 | 0 | 730 | 0 | 0 | 774 |
| Other | 6 | 2 | 6 | 0 | 0 | 8 | 0 | 0 | 22 |
| Total | 334 | 301 | 406 | 0 | 4 | 2,846 | 9 | 0 | 3,900 |
| **Connecticut:** | | | | | | | | | |
| White | 58 | 0 | 46 | 0 | 1 | 1,545 | 5 | 0 | 1,655 |
| Negro | 0 | 0 | 0 | 0 | 0 | 15 | 0 | 0 | 15 |
| American Indian | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Spanish | 0 | 0 | 0 | 0 | 0 | 8 | 0 | 0 | 8 |
| Other | 0 | 0 | 0 | 0 | 0 | 3 | 0 | 0 | 3 |
| Total | 58 | 0 | 46 | 0 | 1 | 1,571 | 5 | 0 | 1,681 |
| **Delaware:** | | | | | | | | | |
| White | 45 | 1 | 49 | 0 | 0 | 611 | 0 | 0 | 706 |
| Negro | 0 | 0 | 0 | 0 | 0 | 321 | 0 | 0 | 321 |
| American Indian | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Spanish | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 45 | 1 | 49 | 0 | 0 | 932 | 0 | 0 | 1,027 |
| **Florida:** | | | | | | | | | |
| White | 376 | 5 | 180 | 0 | 4 | 3,487 | 1 | 0 | 4,053 |
| Negro | 97 | 0 | 17 | 0 | 2 | 1,135 | 3 | 0 | 1,254 |
| American Indian | 7 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 9 |
| Spanish | 2 | 0 | 1 | 0 | 0 | 114 | 0 | 0 | 117 |
| Other | 1 | 0 | 1 | 0 | 0 | 25 | 0 | 0 | 27 |
| Total | 483 | 5 | 199 | 0 | 6 | 4,763 | 4 | 0 | 5,460 |
| **Georgia:** | | | | | | | | | |
| White | 902 | 83 | 407 | 0 | 11 | 3,507 | 8 | 0 | 4,918 |
| Negro | 200 | 5 | 34 | 0 | 0 | 2,341 | 0 | 0 | 2,580 |
| American Indian | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Spanish | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other | 0 | 0 | 0 | 0 | 0 | 3 | 0 | 0 | 3 |
| Total | 1,102 | 88 | 441 | 0 | 11 | 5,851 | 8 | 0 | 7,501 |
| **Idaho:** | | | | | | | | | |
| White | 574 | 11 | 603 | 1 | 56 | 4,914 | 30 | 1 | 6,190 |
| Negro | 0 | 0 | 0 | 0 | 0 | 3 | 0 | 0 | 3 |
| American Indian | 2 | 0 | 0 | 0 | 0 | 27 | 0 | 0 | 29 |
| Spanish | 3 | 0 | 4 | 0 | 0 | 119 | 0 | 0 | 126 |
| Other | 1 | 0 | 1 | 0 | 0 | 11 | 0 | 0 | 13 |
| Total | 580 | 11 | 608 | 1 | 56 | 5,074 | 30 | 1 | 6,361 |

| State and race or ethnic group | Number of applications received for: | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | Operating loans | Emergency loans | Farm Ownership loans | Recreation loans | Soil and Water loans | Rural Housing loans | Rural Rental Housing loans | Labor Housing loans | All types of loans |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| Illinois: | | | | | | | | | |
| White | 602 | 2,086 | 1,144 | 0 | 5 | 6,944 | 38 | 0 | 10,819 |
| Negro | 5 | 25 | 4 | 0 | 0 | 265 | 0 | 0 | 299 |
| American Indian | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 1 |
| Spanish | 0 | 0 | 0 | 0 | 0 | 55 | 0 | 0 | 55 |
| Other | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 2 |
| Total | 607 | 2,111 | 1,148 | 0 | 5 | 7,267 | 38 | 0 | 11,176 |
| Indiana: | | | | | | | | | |
| White | 561 | 308 | 918 | 4 | 8 | 6,789 | 28 | 2 | 8,618 |
| Negro | 1 | 0 | 3 | 0 | 0 | 31 | 0 | 0 | 35 |
| American Indian | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Spanish | 0 | 0 | 0 | 0 | 0 | 35 | 0 | 0 | 35 |
| Other | 0 | 0 | 0 | 0 | 0 | 6 | 0 | 0 | 6 |
| Total | 562 | 308 | 921 | 4 | 8 | 6,861 | 28 | 2 | 8,694 |
| Iowa: | | | | | | | | | |
| White | 780 | 6,018 | 1,199 | 1 | 35 | 5,247 | 43 | 0 | 13,323 |
| Negro | 0 | 1 | 0 | 0 | 0 | 8 | 0 | 0 | 9 |
| American Indian | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 1 |
| Spanish | 0 | 0 | 0 | 0 | 0 | 12 | 0 | 0 | 12 |
| Other | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 1 |
| Total | 780 | 6,019 | 1,199 | 1 | 35 | 5,269 | 43 | 0 | 13,346 |
| Kansas: | | | | | | | | | |
| White | 1,081 | 41 | 1,296 | 0 | 15 | 3,146 | 16 | 2 | 5,597 |
| Negro | 3 | 0 | 8 | 0 | 0 | 13 | 0 | 0 | 24 |
| American Indian | 2 | 0 | 0 | 0 | 0 | 13 | 0 | 0 | 15 |
| Spanish | 1 | 0 | 1 | 0 | 0 | 43 | 0 | 0 | 45 |
| Other | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 2 |
| Total | 1,087 | 41 | 1,305 | 0 | 15 | 3,217 | 16 | 2 | 5,683 |
| Kentucky: | | | | | | | | | |
| White | 1,764 | 810 | 1,807 | 1 | 82 | 7,292 | 3 | 1 | 11,760 |
| Negro | 36 | 18 | 27 | 0 | 2 | 342 | 0 | 0 | 425 |
| American Indian | 0 | 0 | 0 | 0 | 1 | 2 | 0 | 0 | 3 |
| Spanish | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 1 |
| Other | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 1 |
| Total | 1,800 | 829 | 1,834 | 1 | 85 | 7,637 | 3 | 1 | 12,190 |
| Louisiana: | | | | | | | | | |
| White | 1,113 | 3,200 | 301 | 0 | 29 | 1,509 | 2 | 4 | 6,158 |
| Negro | 413 | 544 | 29 | 0 | 3 | 1,260 | 0 | 0 | 2,249 |
| American Indian | 0 | 1 | 0 | 0 | 0 | 2 | 0 | 0 | 3 |
| Spanish | 0 | 2 | 0 | 0 | 0 | 4 | 0 | 0 | 6 |
| Other | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 1,526 | 3,747 | 330 | 0 | 32 | 2,775 | 2 | 4 | 8,416 |
| Maine: | | | | | | | | | |
| White | 532 | 4 | 428 | 2 | 8 | 8,318 | 20 | 3 | 9,315 |
| Negro | 0 | 0 | 0 | 0 | 0 | 5 | 0 | 0 | 5 |
| American Indian | 0 | 0 | 0 | 0 | 0 | 4 | 0 | 0 | 4 |
| Spanish | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 2 |
| Total | 532 | 4 | 428 | 2 | 8 | 8,329 | 20 | 3 | 9,326 |

| State and race or ethnic group | Number of applications received for: | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | Operating loans | Emergency loans | Farm Ownership loans | Recreation loans | Soil and Water loans | Rural Housing loans | Rural Rental Housing loans | Labor Housing loans | All types of loans |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| Illinois: | | | | | | | | | |
| White | 602 | 2,086 | 1,144 | 0 | 5 | 6,944 | 38 | 0 | 10,819 |
| Negro | 5 | 25 | 4 | 0 | 0 | 265 | 0 | 0 | 299 |
| American Indian | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 1 |
| Spanish | 0 | 0 | 0 | 0 | 0 | 55 | 0 | 0 | 5[illegible] |
| Other | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | [illegible] |
| Total | 607 | 2,111 | 1,148 | 0 | 5 | 7,267 | 38 | 0 | 11,17[illegible] |
| Indiana: | | | | | | | | | |
| White | 561 | 308 | 918 | 4 | 8 | 6,789 | 28 | 2 | 8,618 |
| Negro | 1 | 0 | 3 | 0 | 0 | 31 | 0 | 0 | 3[illegible] |
| American Indian | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | [illegible] |
| Spanish | 0 | 0 | 0 | 0 | 0 | 35 | 0 | 0 | 3[illegible] |
| Other | 0 | 0 | 0 | 0 | 0 | 6 | 0 | 0 | [illegible] |
| Total | 562 | 308 | 921 | 4 | 8 | 6,861 | 28 | 2 | 8,69[illegible] |
| Iowa: | | | | | | | | | |
| White | 780 | 6,018 | 1,199 | 1 | 35 | 5,247 | 43 | 0 | 13,32[illegible] |
| Negro | 0 | 1 | 0 | 0 | 0 | 8 | 0 | 0 | [illegible] |
| American Indian | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | [illegible] |
| Spanish | 0 | 0 | 0 | 0 | 0 | 12 | 0 | 0 | 1[illegible] |
| Other | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | [illegible] |
| Total | 780 | 6,019 | 1,199 | 1 | 35 | 5,269 | 43 | 0 | 13,34[illegible] |
| Kansas: | | | | | | | | | |
| White | 1,081 | 41 | 1,296 | 0 | 15 | 3,146 | 16 | 2 | 5,59[illegible] |
| Negro | 3 | 0 | 8 | 0 | 0 | 13 | 0 | 0 | 2[illegible] |
| American Indian | 2 | 0 | 0 | 0 | 0 | 13 | 0 | 0 | 1[illegible] |
| Spanish | 1 | 0 | 1 | 0 | 0 | 43 | 0 | 0 | 4[illegible] |
| Other | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | [illegible] |
| Total | 1,087 | 41 | 1,305 | 0 | 15 | 3,217 | 16 | 2 | 5,68[illegible] |
| Kentucky: | | | | | | | | | |
| White | 1,764 | 810 | 1,807 | 1 | 82 | 7,292 | 3 | 1 | 11,76[illegible] |
| Negro | 36 | 18 | 27 | 0 | 2 | 342 | 0 | 0 | 42[illegible] |
| American Indian | 0 | 0 | 0 | 0 | 1 | 2 | 0 | 0 | [illegible] |
| Spanish | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | [illegible] |
| Other | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | [illegible] |
| Total | 1,800 | 829 | 1,834 | 1 | 85 | 7,637 | 3 | 1 | 12,19[illegible] |
| Louisiana: | | | | | | | | | |
| White | 1,113 | 3,200 | 301 | 0 | 29 | 1,509 | 2 | 4 | 6,15[illegible] |
| Negro | 413 | 544 | 29 | 0 | 3 | 1,260 | 0 | 0 | 2,24[illegible] |
| American Indian | 0 | 1 | 0 | 0 | 0 | 2 | 0 | 0 | [illegible] |
| Spanish | 0 | 2 | 0 | 0 | 0 | 4 | 0 | 0 | [illegible] |
| Other | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | [illegible] |
| Total | 1,526 | 3,747 | 330 | 0 | 32 | 2,775 | 2 | 4 | 8,41[illegible] |
| Maine: | | | | | | | | | |
| White | 532 | 4 | 428 | 2 | 8 | 8,318 | 20 | 3 | 9,31[illegible] |
| Negro | 0 | 0 | 0 | 0 | 0 | 5 | 0 | 0 | [illegible] |
| American Indian | 0 | 0 | 0 | 0 | 0 | 4 | 0 | 0 | [illegible] |
| Spanish | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | [illegible] |
| Other | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | [illegible] |
| Total | 532 | 4 | 428 | 2 | 8 | 8,329 | 20 | 3 | 9,32[illegible] |

| State and race or ethnic group | Number of applications received for: | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | Operating loans | Emergency loans | Farm Ownership loans | Recreation loans | Soil and Water loans | Rural Housing loans | Rural Rental Housing loans | Labor Housing loans | All types of loans |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| **Maryland:** | | | | | | | | | |
| White | 133 | 0 | 122 | 0 | 0 | 1,578 | 1 | 0 | 1,834 |
| Negro | 15 | 0 | 8 | 0 | 0 | 490 | 0 | 0 | 513 |
| American Indian | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Spanish | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 1 |
| Other | 0 | 0 | 1 | 0 | 0 | 3 | 0 | 0 | 4 |
| Total | 148 | 0 | 131 | 0 | 0 | 2,072 | 1 | 0 | 2,352 |
| **Massachusetts:** | | | | | | | | | |
| White | 52 | 0 | 38 | 0 | 1 | 1,404 | 7 | 0 | 1,502 |
| Negro | 2 | 0 | 1 | 0 | 0 | 10 | 0 | 0 | 13 |
| American Indian | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Spanish | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 54 | 0 | 39 | 0 | 1 | 1,414 | 7 | 0 | 1,515 |
| **Michigan:** | | | | | | | | | |
| White | 777 | 1,806 | 691 | 2 | 0 | 7,123 | 65 | 2 | 10,466 |
| Negro | 4 | 3 | 5 | 0 | 0 | 114 | 0 | 0 | 126 |
| American Indian | 3 | 0 | 0 | 0 | 0 | 34 | 0 | 0 | 37 |
| Spanish | 1 | 2 | 1 | 0 | 0 | 121 | 0 | 0 | 125 |
| Other | 0 | 0 | 0 | 0 | 0 | 10 | 0 | 0 | 10 |
| Total | 785 | 1,811 | 697 | 2 | 0 | 7,402 | 65 | 2 | 10,764 |
| **Minnesota:** | | | | | | | | | |
| White | 1,089 | 11 | 1,302 | 0 | 3 | 2,712 | 62 | 0 | 5,179 |
| Negro | 1 | 0 | 8 | 0 | 0 | 0 | 0 | 0 | 9 |
| American Indian | 2 | 0 | 5 | 0 | 0 | 28 | 0 | 0 | 35 |
| Spanish | 0 | 0 | 0 | 0 | 0 | 10 | 0 | 0 | 10 |
| Other | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 2 |
| Total | 1,092 | 11 | 1,315 | 0 | 3 | 2,752 | 62 | 0 | 5,235 |
| **Mississippi:** | | | | | | | | | |
| White | 2,088 | 771 | 912 | 0 | 30 | 4,604 | 11 | 47 | 8,463 |
| Negro | 609 | 238 | 110 | 0 | 6 | 4,409 | 0 | 0 | 5,372 |
| American Indian | 0 | 0 | 0 | 0 | 0 | 13 | 0 | 0 | 13 |
| Spanish | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 1 |
| Other | 0 | 17 | 0 | 0 | 0 | 0 | 0 | 0 | 17 |
| Total | 2,697 | 1,026 | 1,022 | 0 | 36 | 9,027 | 11 | 47 | 13,866 |
| **Missouri:** | | | | | | | | | |
| White | 1,709 | 5,775 | 1,972 | 1 | 169 | 5,910 | 22 | 0 | 15,558 |
| Negro | 35 | 106 | 3 | 0 | 1 | 192 | 0 | 0 | 337 |
| American Indian | 1 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 2 |
| Spanish | 0 | 0 | 0 | 0 | 0 | 3 | 0 | 0 | 3 |
| Other | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 2 |
| Total | 1,745 | 5,881 | 1,975 | 1 | 170 | 6,108 | 22 | 0 | 15,902 |
| **Montana:** | | | | | | | | | |
| White | 253 | 2 | 258 | 1 | 46 | 647 | 15 | 0 | 1,222 |
| Negro | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| American Indian | 58 | 0 | 45 | 0 | 2 | 29 | 0 | 0 | 134 |
| Spanish | 0 | 0 | 0 | 0 | 0 | 3 | 0 | 0 | 3 |
| Other | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 1 |
| Total | 311 | 2 | 303 | 1 | 48 | 680 | 15 | 0 | 1,360 |

| State and race or ethnic group | Number of applications received for: | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | Operating loans | Emergency loans | Farm Ownership loans | Recreation loans | Soil and Water loans | Rural Housing loans | Rural Rental Housing loans | Labor Housing loans | All types of loans |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| **Nebraska:** | | | | | | | | | |
| White | 550 | 12 | 968 | 0 | 33 | 1,896 | 9 | 5 | 3,473 |
| Negro | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 1 |
| American Indian | 0 | 0 | 0 | 0 | 0 | 5 | 0 | 0 | 5 |
| Spanish | 0 | 0 | 0 | 0 | 0 | 24 | 0 | 0 | 24 |
| Other | 1 | 0 | 1 | 0 | 0 | 3 | 0 | 0 | 5 |
| Total | 551 | 12 | 969 | 0 | 33 | 1,929 | 9 | 5 | 3,508 |
| **Nevada:** | | | | | | | | | |
| White | 58 | 0 | 44 | 0 | 2 | 200 | 2 | 0 | 306 |
| Negro | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 1 |
| American Indian | 19 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 21 |
| Spanish | 0 | 0 | 0 | 0 | 0 | 7 | 0 | 0 | 7 |
| Other | 0 | 0 | 0 | 0 | 1 | 4 | 0 | 0 | 5 |
| Total | 77 | 0 | 46 | 0 | 3 | 212 | 2 | 0 | 340 |
| **New Hampshire:** | | | | | | | | | |
| White | 43 | 4 | 41 | 0 | 0 | 1,207 | 2 | 0 | 1,297 |
| Negro | 1 | 0 | 1 | 0 | 0 | 2 | 0 | 0 | 4 |
| American Indian | 1 | 0 | 1 | 0 | 0 | 1 | 0 | 0 | 3 |
| Spanish | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other | 1 | 0 | 1 | 0 | 0 | 1 | 0 | 0 | 3 |
| Total | 46 | 4 | 44 | 0 | 0 | 1,211 | 2 | 0 | 1,307 |
| **New Jersey:** | | | | | | | | | |
| White | 184 | 1 | 52 | 0 | 2 | 2,099 | 1 | 0 | 2,339 |
| Negro | 11 | 0 | 1 | 0 | 0 | 273 | 0 | 0 | 285 |
| American Indian | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Spanish | 1 | 0 | 1 | 0 | 0 | 42 | 0 | 0 | 44 |
| Other | 0 | 0 | 0 | 0 | 0 | 5 | 0 | 0 | 5 |
| Total | 196 | 1 | 54 | 0 | 2 | 2,419 | 1 | 0 | 2,673 |
| **New Mexico:** | | | | | | | | | |
| White | 214 | 171 | 141 | 0 | 24 | 818 | 2 | 0 | 1,370 |
| Negro | 4 | 0 | 0 | 0 | 0 | 16 | 0 | 0 | 20 |
| American Indian | 44 | 89 | 0 | 0 | 0 | 11 | 0 | 0 | 144 |
| Spanish | 122 | 499 | 53 | 0 | 7 | 939 | 1 | 0 | 1,621 |
| Other | 1 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 2 |
| Total | 385 | 759 | 194 | 0 | 31 | 1,785 | 3 | 0 | 3,157 |
| **New York:** | | | | | | | | | |
| White | 988 | 20 | 1,027 | 1 | 2 | 6,486 | 4 | 0 | 8,528 |
| Negro | 6 | 0 | 4 | 0 | 0 | 298 | 0 | 0 | 308 |
| American Indian | 1 | 0 | 0 | 0 | 0 | 6 | 0 | 0 | 7 |
| Spanish | 0 | 0 | 0 | 0 | 0 | 57 | 0 | 0 | 57 |
| Other | 0 | 0 | 0 | 0 | 0 | 35 | 0 | 0 | 35 |
| Total | 995 | 20 | 1,031 | 1 | 2 | 6,882 | 4 | 0 | 8,935 |
| **North Carolina:** | | | | | | | | | |
| White | 1,435 | 46 | 950 | 10 | 3 | 7,525 | 6 | 2 | 9,977 |
| Negro | 619 | 0 | 128 | 0 | 0 | 5,492 | 3 | 0 | 6,242 |
| American Indian | 53 | 0 | 9 | 0 | 0 | 209 | 0 | 0 | 271 |
| Spanish | 0 | 0 | 0 | 0 | 0 | 3 | 0 | 0 | 3 |
| Other | 0 | 0 | 0 | 0 | 0 | 9 | 0 | 0 | 9 |
| Total | 2,107 | 46 | 1,067 | 10 | 3 | 13,238 | 9 | 2 | 16,502 |

| State and race or ethnic group | Number of applications received for: Operating loans | Emergency loans | Farm Ownership loans | Recreation loans | Soil and Water loans | Rural Housing loans | Rural Rental Housing loans | Labor Housing loans | All types of loans |
|---|---|---|---|---|---|---|---|---|---|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| North Dakota: | | | | | | | | | |
| White | 557 | 33 | 938 | 0 | 21 | 1,648 | 6 | 0 | 3,203 |
| Negro | 0 | 0 | 6 | 0 | 0 | 0 | 0 | 0 | 0 |
| American Indian | 73 | 0 | 47 | 0 | 0 | 68 | 0 | 0 | 188 |
| Spanish | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 1 |
| Other | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 2 |
| Total | 630 | 33 | 985 | 0 | 21 | 1,719 | 6 | 0 | 3,394 |
| Ohio: | | | | | | | | | |
| White | 390 | 115 | 489 | 1 | 7 | 5,532 | 14 | 1 | 6,549 |
| Negro | 5 | 2 | 4 | 0 | 0 | 63 | 0 | 0 | 74 |
| American Indian | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 1 |
| Spanish | 0 | 0 | 0 | 0 | 0 | 103 | 0 | 0 | 103 |
| Other | 0 | 0 | 0 | 0 | 0 | 5 | 0 | 0 | 5 |
| Total | 395 | 117 | 493 | 1 | 7 | 5,704 | 14 | 1 | 6,732 |
| Oklahoma: | | | | | | | | | |
| White | 1,444 | 147 | 1,882 | 1 | 60 | 5,854 | 9 | 0 | 9,397 |
| Negro | 48 | 0 | 32 | 0 | 0 | 281 | 0 | 0 | 361 |
| American Indian | 39 | 2 | 27 | 0 | 2 | 190 | 0 | 0 | 260 |
| Spanish | 1 | 0 | 1 | 0 | 0 | 43 | 0 | 0 | 45 |
| Other | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 2 |
| Total | 1,532 | 149 | 1,942 | 1 | 62 | 6,370 | 9 | 0 | 10,065 |
| Oregon: | | | | | | | | | |
| White | 354 | 111 | 355 | 0 | 8 | 2,567 | 33 | 0 | 3,428 |
| Negro | 0 | 0 | 0 | 0 | 0 | 3 | 0 | 0 | 3 |
| American Indian | 0 | 0 | 0 | 0 | 0 | 12 | 0 | 0 | 12 |
| Spanish | 5 | 0 | 3 | 0 | 0 | 173 | 0 | 0 | 181 |
| Other | 3 | 0 | 2 | 0 | 0 | 5 | 0 | 0 | 10 |
| Total | 362 | 111 | 360 | 0 | 8 | 2,760 | 33 | 0 | 3,634 |
| Pennsylvania: | | | | | | | | | |
| White | 528 | 1 | 494 | 1 | 0 | 2,938 | 8 | 0 | 3,970 |
| Negro | 1 | 0 | 0 | 0 | 0 | 20 | 0 | 0 | 21 |
| American Indian | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Spanish | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 1 |
| Other | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 1 |
| Total | 529 | 1 | 495 | 1 | 0 | 2,959 | 8 | 0 | 3,993 |
| Rhode Island: | | | | | | | | | |
| White | 21 | 0 | 6 | 0 | 0 | 255 | 0 | 0 | 279 |
| Negro | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 2 |
| American Indian | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 1 |
| Spanish | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 21 | 0 | 6 | 0 | 0 | 255 | 0 | 0 | 282 |
| South Carolina: | | | | | | | | | |
| White | 533 | 116 | 286 | 0 | 3 | 3,177 | 12 | 7 | 4,134 |
| Negro | 515 | 64 | 57 | 0 | 0 | 3,093 | 3 | 0 | 3,732 |
| American Indian | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 2 |
| Spanish | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other | 0 | 0 | 0 | 0 | 0 | 3 | 0 | 0 | 3 |
| Total | 1,048 | 180 | 343 | 0 | 3 | 6,275 | 15 | 7 | 7,871 |



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| State and race or ethnic group | Number of applications received for: | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | Operating loans | Emergency loans | Farm Ownership loans | Recreation loans | Soil and Water loans | Rural Housing loans | Rural Rental Housing loans | Labor Housing loans | All types of loans |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| **South Dakota:** | | | | | | | | | |
| White | 926 | 14 | 846 | 0 | 14 | 1,206 | 36 | 0 | 3,042 |
| Negro | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 1 |
| American Indian | 107 | 0 | 18 | 0 | 0 | 90 | 0 | 0 | 215 |
| Spanish | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 1 |
| Other | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 1,033 | 14 | 865 | 0 | 14 | 1,297 | 36 | 0 | 3,259 |
| **Tennessee:** | | | | | | | | | |
| White | 765 | 1,242 | 1,141 | 0 | 10 | 7,845 | 18 | 18 | 11,039 |
| Negro | 68 | 163 | 24 | 0 | 0 | 945 | 0 | 0 | 1,200 |
| American Indian | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Spanish | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 1 |
| Other | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 2 |
| Total | 833 | 1,405 | 1,165 | 0 | 10 | 8,793 | 18 | 18 | 12,242 |
| **Texas:** | | | | | | | | | |
| White | 2,171 | 630 | 1,216 | 2 | 68 | 4,427 | 34 | 3 | 8,551 |
| Negro | 154 | 3 | 32 | 0 | 3 | 1,351 | 2 | 0 | 1,545 |
| American Indian | 0 | 0 | 1 | 0 | 0 | 21 | 0 | 0 | 22 |
| Spanish | 208 | 296 | 45 | 0 | 2 | 1,402 | 0 | 0 | 1,953 |
| Other | 0 | 5 | 0 | 0 | 0 | 2 | 0 | 0 | 7 |
| Total | 2,533 | 934 | 1,294 | 2 | 73 | 7,203 | 36 | 3 | 12,078 |
| **Utah:** | | | | | | | | | |
| White | 279 | 1 | 144 | 0 | 16 | 2,204 | 5 | 2 | 2,651 |
| Negro | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 1 |
| American Indian | 10 | 0 | 0 | 0 | 0 | 13 | 0 | 0 | 23 |
| Spanish | 0 | 0 | 0 | 0 | 0 | 60 | 1 | 0 | 61 |
| Other | 0 | 0 | 0 | 0 | 0 | 8 | 0 | 0 | 8 |
| Total | 289 | 1 | 144 | 0 | 16 | 2,286 | 6 | 2 | 2,744 |
| **Vermont:** | | | | | | | | | |
| White | 319 | 45 | 325 | 0 | 2 | 2,185 | 10 | 3 | 2,889 |
| Negro | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 2 |
| American Indian | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Spanish | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 1 |
| Other | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 319 | 45 | 325 | 0 | 2 | 2,188 | 10 | 3 | 2,892 |
| **Virginia:** | | | | | | | | | |
| White | 414 | 11 | 300 | 0 | 0 | 7,034 | 6 | 1 | 7,766 |
| Negro | 137 | 0 | 31 | 0 | 0 | 3,451 | 0 | 0 | 3,619 |
| American Indian | 0 | 0 | 1 | 0 | 0 | 14 | 0 | 0 | 15 |
| Spanish | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 2 |
| Other | 0 | 0 | 0 | 0 | 0 | 7 | 0 | 0 | 7 |
| Total | 551 | 11 | 332 | 0 | 0 | 10,508 | 6 | 1 | 11,409 |
| **Washington:** | | | | | | | | | |
| White | 251 | 215 | 285 | 1 | 9 | 2,776 | 11 | 0 | 3,548 |
| Negro | 2 | 0 | 2 | 0 | 0 | 8 | 0 | 0 | 12 |
| American Indian | 4 | 9 | [illegible] | 0 | 1 | 97 | 0 | 0 | 112 |
| Spanish | 5 | 2 | 5 | 0 | 0 | 43 | 0 | 0 | 55 |
| Other | 1 | 3 | 0 | 0 | 0 | 12 | 0 | 0 | 16 |
| Total | 263 | 229 | 293 | 1 | 10 | 2,936 | 11 | 0 | 3,743 |

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| State and race or ethnic group | Number of applications received for: | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | Operating loans | Emergency loans | Farm Ownership loans | Recreation loans | Soil and Water loans | Rural Housing loans | Rural Rental Housing loans | Labor Housing loans | All types of loans |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| West Virginia: | | | | | | | | | |
| White | 623 | 0 | 528 | 0 | 0 | 6,429 | 3 | 0 | 7,583 |
| Negro | 1 | 0 | 0 | 0 | 0 | 189 | 0 | 0 | 190 |
| American Indian | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Spanish | 0 | 0 | 0 | 0 | 0 | 4 | 0 | 0 | 4 |
| Other | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 1 |
| Total | 624 | 0 | 528 | 0 | 0 | 6,623 | 3 | 0 | 7,778 |
| Wisconsin: | | | | | | | | | |
| White | 1,494 | 2,568 | 1,865 | 2 | 95 | 3,285 | 50 | 0 | 9,359 |
| Negro | 0 | 0 | 0 | 0 | 0 | 10 | 0 | 0 | 10 |
| American Indian | 0 | 0 | 0 | 0 | 0 | 42 | 0 | 0 | 42 |
| Spanish | 0 | 0 | 0 | 0 | 0 | 56 | 0 | 0 | 56 |
| Other | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 1,494 | 2,568 | 1,865 | 2 | 95 | 3,393 | 50 | 0 | 9,467 |
| Wyoming: | | | | | | | | | |
| White | 279 | 38 | 120 | 0 | 7 | 869 | 6 | 0 | 1,319 |
| Negro | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 1 |
| American Indian | 2 | 0 | 1 | 0 | 0 | 2 | 0 | 0 | 5 |
| Spanish | 1 | 0 | 0 | 0 | 0 | 58 | 0 | 0 | 59 |
| Other | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 2 |
| Total | 282 | 38 | 121 | 0 | 7 | 932 | 6 | 0 | 1,386 |

Source: Form FHA 492-A3, Quarterly County Report - Supplement.

a/ Does not include Hawaii, Puerto Rico and the Virgin Islands.

Reports Management Staff - Data Division



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FARMERS HOME ADMINISTRATION RURAL
HOUSING LOANS TO INDIANS ON RESERVATIONS
FY 1973

| State | Rural Housing Loans | |
|---|---|---|
| | Number | Amount |
| Arizona | 17 | $ 234,150 |
| Nevada | | |
| Florida | | |
| Idaho | 14 | 209,930 |
| Minnesota | 3 | 31,000 |
| Mississippi | 5 | 70,686 |
| Montana | 14 | 172,800 |
| New Mexico | 2 | 9,500 |
| New York | 2 | 13,950 |
| North Carolina | 3 | 46,410 |
| North Dakota | 24 | 261,550 |
| Alaska | 5 | 145,890 |
| South Dakota | 11 | 71,100 |
| Utah | | |
| Washington | 1 | 10,000 |
| Wyoming | 1 | 18,500 |
| Total | 102 | $1,295,466 |

Source: Farmers Home Administration, Department of Agriculture

FARMERS HOME ADMINISTRATION RURAL
HOUSING LOANS TO INDIANS ON RESERVATIONS
FY 1974 thru May 24th

| State | Rural Housing Loans | |
|---|---|---|
| | Number | Amount |
| Arizona | 35 | $ 542,850 |
| California | 1 | 19,040 |
| Nevada | | |
| Florida | | |
| Idaho | 7 | 139,870 |
| Louisiana | | |
| Minnesota | 3 | 27,650 |
| Mississippi | 1 | 10,000 |
| Montana | 9 | 145,500 |
| New Mexico | | |
| New York | | |
| North Carolina | 8 | 111,500 |
| North Dakota | 17 | 210,350 |
| Alaska | 5 | 155,000 |
| South Dakota | 33 | 382,160 |
| Utah | 1 | 23,700 |
| Washington | 23 | 262,790 |
| Wisconsin | 3 | 72,500 |
| Total | 146 | $1,991,410 |

Source: Farmers Home Administration, Department of Agriculture

# Appendix XIII

## Veterans' Administration Loans to American Indians, 1972–1974

VA GUARANTEED LOANS CLOSED

| | American Indian veterans | |
|---|---|---|
| | Number | As percent of total |
| 1972: | | |
| July | 26 | 0.1 |
| August | 39 | .1 |
| September | 36 | .1 |
| October | 39 | .1 |
| November | 32 | .1 |
| December | 27 | .1 |
| 1973: | | |
| January | 36 | .1 |
| February | 19 | .1 |
| March | 30 | .1 |
| April | 28 | .1 |
| May | 39 | .1 |
| June | 18 | .1 |
| July | 25 | .1 |
| August | 30 | .1 |
| 1973—Continued | | |
| September | 31 | .1 |
| October | 37 | .1 |
| November | 34 | .1 |
| December | 27 | .1 |
| 1974: | | |
| January | 31 | .1 |
| February | 24 | .1 |
| March | 34 | .2 |
| April | 39 | .2 |
| May | 29 | .1 |
| June | 63 | .2 |
| July | 38 | .2 |
| August | 31 | .1 |
| September | 32 | .1 |
| October | 35 | .1 |

Source: Veterans' Administration.



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# Appendix XIV

## Correspondence Regarding the Indian Housing Set-Aside in the Housing and Community Development Act of 1974

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U.S. SENATE,
OFFICE OF THE MAJORITY LEADER,
*Washington, D.C., December 13, 1974.*

Hon. JAMES T. LYNN,
*Secretary, Department of Housing and Urban Development,*
*Washington, D.C.*

DEAR SECRETARY LYNN: Among the many provisions of the omnibus housing legislation enacted this year in P.L. 93-383 was the set-aside of traditional public housing contract authority for Indian use only. This provision, Title II, Section 5(c), was introduced in the Senate in order to continue the production commitment made to Indians in 1969 by the Department of Housing and Urban Development, and to continue it with programs that can actually serve Indian people living on tribal and other Indian lands.

When this provision was introduced, it was expected that it would contribute to the construction of 7,500 units annually for fiscal years 1975 and 1976. That is, in addition to the 30,000 unit commitment made in 1969, the provision was expected to build some 15,000 additional low-income units that are so desperately needed by Indian people. We, the undersigned, are now concerned that the intent of this provision will not be carried out. We have attempted to analyze recent Indian housing production figures of your HPMC staff, and your recent statements to Indian housing personnel in Scottsdale, and have concluded that only 1,100 units will be produced in fiscal years 1975 and 1976 instead of the 15,000 units that were intended by the legislation.

These are the facts as we see them: According to a 6 November 1974 memorandum from Morris Shroder to Shelton Lubar, there were 6,558 units allocated to tribal housing authorities before the end of FY 74 that were not put under ACC. These units will, according to that memorandum, "exhaust the FY 75 funding set-aside." Is it your intention to use the FY 75 Indian contract authority for units that are already in the pipeline?

Furthermore, at the recent HUD Indian conference in Scottsdale, you stated that in FY 75 6,000 units would be allocated to the field. However, these units would not be put under ACC until FY 76 because, you stated: "it takes 18 months" from time of allocation to ACC. It is our view that this lead-in time is unduly long, that the law intended for $15 million in contract authority to be spent in each of the fiscal years 1975 and 1976 for *new* commitments, and that 6,000 units do not constitute any new commitment. When FY 74 ended, not only were there 6,558 Indian units in the pipeline, but there were an additional 4,900 units of the original 30,000 unit comitment that had not been allocated. If these are the units to be allocated in FY 75 for ACC in the following year, then Indian people will be receiving only 1,100 units of the new commitment legislated by Congress.

At another point during your Scottsdale appearance, you were asked if the units allocated in FY 74 could have been funded with



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FY 74 funds, specifically a portion of the $140 million appropriated by Congress last October 1973, in P.L. 93-117. Your response was that they could have. We wonder why they were not.

Congress increased the contract authority for public housing by $260 million when it enacted P.L. 93-383. These funds were intended to help HUD meet prior commitments. There can be little question that the 1969 promise made to Indians of 30,000 units by the close of FY 74 constitutes a "prior" commitment that should be honored.

P.L. 93-383 provides HUD with authority to finance the construction of approximately 15,000 more units of Indian housing over a two year period. We are extremely interested in how you intend to implement this legislative mandate; your timetable for allocating units; and what steps are being taken to insure that processing will be speeded up so that more Indian people will be housed. Congress and the Administration share the goal of eliminating the bad housing conditions of Indian people. The tools are available, but it is up to you to implement them expeditiously.

Very truly yours,

LEE METCALF.
FLOYD K. HASKELL.
JAMES ABOUREZK.
JAMES M. MONTOYA.
Frank E. MOSS.
MIKE MANSFIELD.
HENRY M. JACKSON.
TED STEVENS.
BILL HATHAWAY.
PETE V. DOMENICI.

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THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT,
*Washington, D.C., January 29, 1975.*

Hon. LEE METCALF,
*U.S. Senate,*
*Washington, D.C.*

DEAR SENATOR METCALF: This is in response to your letter of December 13, 1974, which discusses the number of Indian housing units to be funded for fiscal years 1975 and 1976 under the United States Housing Act of 1937, as amended by the Housing and Community Development Act of 1974. Like you, I am concerned that sufficient numbers of decent, safe and sanitary housing be provided for all Americans, including Indians. In that connection, I think it's important that we keep a stream of units allocated to our field offices against which the Indian Housing Authorities can submit applications. We provided those authorizations in fiscal years 1974 and 1975 and certainly that principle will be taken into account in our fiscal year 1976 allocations.

At the outset, I think it may be helpful to clarify the use of some of the terms—at least as between "commitment," "allocation," "authorization," and "annual contributions contracts (ACC)." We receive the "authorization" from the Congress, "allocate" those units to our field offices and, after applications are received and approved, enter into an "ACC" with the entity that submitted the application.

Typically, it has taken about 18 months from the time we allocate the units until the ACC is signed and construction can begin. We agree the processing time is too long and we are making every effort to shorten it. However, the time necessary to complete the essential processing steps is only partly under HUD's control. In addition to problems encountered in the processing of public housing applications generally, the production of Indian housing is complicated by many special problems, including difficulties arising from the legal status of Indian trust lands, and problems arising from the necessity of coordinating HUD processing with processing of the Indian Health Service and the Bureau of Indian Affairs, which are integral members of the group of Federal agencies responsible for delivering the final product. The number of units that can be processed to ACC in fiscal years 1975 and 1976 by the Indian housing authorities is also limited by the current administrative capabilities of individual Indian housing authorities.

In that regard, we are engaged in a joint study with the Bureau of Indian Affairs to determine the relative housing needs among the Indian tribes—not only their physical needs, but their planning capacity and other software needs as well. Many of them do not yet have the capacity to determine and project their housing needs and how to satisfy them. We hope to have that information before the allocations are made in FY 1976.

You ask whether it is HUD's intention to use FY 1975 contract authority for units already in the pipeline. In a related question you ask why units allocated in FY 1974 were not funded with FY 1974 funds. The answer to the first question is "yes," because the statute is clear that the set-aside applies to all Indian housing placed under annual contributions contracts on or after July 1, 1974. The units allocated in FY 1974 could not have been funded with FY 1974 funds because the processing could not be completed to allow the contracts to be entered into prior to July 1, 1974. Consequently, the FY 1974 contract authority was carried forward for commitments in FY 1975 and thereafter. These monies are completely fundable and there is no way to identify which monies are from previous years.

Specifically, Section 5(c) of the USHAct requires, in part, that the Secretary:

> . . . enter into contracts for annual contributions, out of the aggregate amount of contracts for annual contributions authorized under this section to be entered into on or after July 1, 1974, aggregating at least $15,000,000 per annum . . . to assist in financing the development or acquisition cost of. . . . [Indian housing]

Thus, the statute does not provide for an additional allocation this fiscal year. The provision established a set-aside for FY 1975 and FY 1976 that may be satisfied out of all available contract authority (including the FY 1974 contract authority carried forward) by entering into annual contributions contracts on or after July 1, 1974. Therefore, entering into annual contributions contracts for Indian housing in the amount of $15,000,000 in FY 1975 and $15,000,000 in FY 1976 satisfies the statute.

Further, it would be unrealistic to allocate more units for Indian housing this year because the Indian Housing Authorities could not prepare and submit allocations for any more units than are already allocated and we could not process them.